



Roosevelt as a Hunter in Africa—Quebec's Three-Hundredth Birthday

the
Dinner pail full,
Pay car going,
Factory open,
Labor employed,
Wages up.

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LESLIE'S

ILLUSTRATED WEEKLY

THE OLDEST AND BEST ILLUSTRATED WEEKLY IN THE UNITED STATES.

Vol. CVII. No. 2759

New York, July 23, 1908

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President Roosevelt in Africa.

OUR MYSTIC ARTIST IN MARS FORECASTS THE PRESIDENT'S DEEDS AS A HUNTER IN A STRIKING PHOTOGRAPH.
Photograph by A. B. Phelan. [NOTE.—For other pictures of the President's hunting trip in Africa see pages 84 and 85.]

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TO ADVERTISERS.

Our circulation books are open for your inspection. Guar-
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"In God We Trust."

Thursday, July 23, 1908.

The Bryanized Democracy.

IT IS SAID that while acting as a reporter for an Omaha newspaper at the Democratic national convention that nominated Grover Cleveland, William J. Bryan, then a young, unknown, and struggling newspaper reporter, remarked, as he looked on at the nominating spectacle, that he believed any one who would make a hard fight for the honor, and who went about it in the right way, could have a chance of getting it. This young newspaper reporter has lived to see the time when he has not only been twice nominated and twice defeated for the presidency, but when at last he has so completely exercised his popular influence over the party that he has it completely Bryanized. His struggle for control of the Democratic National Committee, going to the extremity even of throwing out Committeeman Guffey, of Pennsylvania, who had a clear majority of the delegates, has but one purpose, and that is either the nomination of Bryan again in 1912 or the dictation of the nomination by himself. If this be not the case let him deny it in his letter of acceptance.

Bryan has been nominated by his own convention and on his own platform. He forced himself to the front on the freakish issue of free silver, which he has since been obliged to abandon. The second time he ran his platform was so weak and narrow that the people would have none of it. The Denver platform shows that Bryan is trying to learn the lessons of defeat. He waives such absurdities as government ownership of railways and the proposition to place a limit of \$1,000,000 on the total business a corporation could transact in one year without taking out a Federal license. Bryan wanted this absurd proposition placed in his party's platform, but his friends prevailed upon him to set it aside. He is willing to wait until he has the power to put his vagaries in play, but that time will never come.

Bryan regards it as an element of greatness that he does not abandon his notions when they are shown to be untenable. He has never considered that he was wrong on the free-silver question, nor on government ownership of railroads. All such things will keep. Elect Bryan and they will have their trial at public expense, regardless of cost. Bryan will have the glory and the people will foot the bill. The panic of 1907 would be as child's play compared with what would have followed the adoption of Bryan's free-silver policy, and no panic we ever have had would compare with what would follow if Bryan were able to have his protective tariff smashing programme carried out.

Mr. Bryan has ability. He is an attractive speaker and is ready, quick, graceful, and effective in presenting his notions to the masses. He talks much better than he thinks. Much that he says is superficial, what everybody knows and what nobody need be told. Evils exist and should be eradicated; evil-doers should be caught and punished; the people should enjoy all their constitutional rights and their oppressors should be relentlessly punished; this is the kind of talk that we hear from Bryan and it seems to please the people, but it is the same talk that is preached from every pulpit every Sunday, only the pulpit does not couple it with socialistic doctrines and personal and political ambitions. One might as well say that the Ten Commandments should not be broken and that all who violate them should be made to suffer. Very true, but we live in a world of part unrighteousness. Evil, fight it as we may, will exist as long as time endures.

Wrongs will continue and suffering will follow. It is also true that the great majority of the people will seek to punish the wrong-doer and to stand for the cause of righteousness. Men like Bryan need not go through the country telling the people that wrongs exist. What the people need is some one to tell them how to improve conditions, not only to offer a remedy, but to prove that it has been effective in other instances. Bryan conspicuously fails to do this. For our financial ills he offered us free silver, which every other nation in the world had either tried or condemned, and which none had ever found to be satisfactory. If one of his nostrums is rejected another is always in sight.

The Republican party has principles which have been enforced and which have been successful in bringing the greatest good to the greatest number. Its mistakes have not been many or serious, or the people would have known it without any one's telling them, and would have driven the party from power. If Bryan is right let him prove it. Assertion is not proof, noise is not eloquence, and enthusiasm is not always evoked in a good cause. Let us have a frank, open, and candid campaign of education. Let the people be asked to read and remember, to think and conclude, to get out of the zone of personal magnetism and into the still waters of sober contemplation. The man who refuses to hear both sides before rendering an opinion has no right to sit in judgment and is unfit to be a juror in this campaign. Right or wrong he settles back doggedly to proclaim his faith and to add that no one can change it. Argument and fact are wasted on such an unfortunate. The vast majority of patriotic citizens are not thus constituted, otherwise a republican form of government could not exist.

We all love our country, we all revere its institutions, we all hope for its continued prosperity. Now let us all do our own thinking and enter upon an educational campaign that shall be decisive and conclusive. Let Mr. Taft tell what his party has done, what promises to the people it has kept, and what it intends to keep. Let Mr. Bryan tell us what the Democratic party has done, what he has proposed in the past that it should do, what proposals he has withdrawn from view, and what new ones he has now to make and to enforce if elected. Fortunately, both parties have their written histories that cannot be belied. Both candidates have records which are a part of this history. The voter should have no difficulty in passing dispassionate, sober judgment on the record as it stands. Let us have a campaign of education, one that will settle some men and some notions for all time to come.

Danger in Journalistic Haste.

THE HASTE with which a newspaper is published is the oft-repeated excuse for the blunders of the press, and it must be conceded that it is a fairly good excuse. Few realize the difficulties which attend the publication of a great newspaper. The whole world is its field, and it must cover every important news event at home and abroad. It must not only secure reports by its local staff of events in the immediate vicinity, but it must also, by the use of the telephone, telegraph, and cable, tell what the world is doing. After having gathered this information, it must be put in type, be read and corrected word by word, assembled upon presses, and printed for distribution in untold numbers before the day has gone. All this must be done within the space of a few hours, and when we consider also the circumstance that the change of a single letter or the omission or change of a word is sometimes of vital consequence, we realize the immensity of the task that confronts the publisher. In spite of these facts, the persistent effort is to secure greater accuracy, and some of our leading publishers are finding it better to sacrifice news when necessary in the interests of accuracy, to spend less time in gathering the news and more time in its verification.

Far-reaching injury is often inflicted by a careless misstatement of facts. A prejudice is sometimes created against an industry, its revenues are affected, its popularity checked, and its existence jeopardized. For instance, the death of a child is attributed to the eating of colored candies, though the physician's certificate subsequently reveals that death was caused from diphtheria or scarlet fever. A family is said to have been poisoned by eating canned fruit, fish, or vegetables, while investigation discloses that over-eating or gross neglect of sanitary or dietary conditions was the cause of the fatal illness. Pastry bought at a bakery is charged with having been tainted with the germs of disease, though investigation showed that it hadn't the remotest connection with the cause of the trouble. Cases like these are constantly occurring until the public regards with suspicion every article of food and drink. The effect of this agitation must be decidedly depressing on the sick and those of nervous temperament. No one can measure the incalculable harm needlessly inflicted. The press could do no better work than to seek to calm the widespread misapprehension as to the healthfulness and wholesomeness of our food products, which rank with the best in the world, now that the pure food law has been enacted.

The nation owes a debt of gratitude to President Roosevelt for insistence on the adoption of this law. It should set at rest the distrust with which the food products of this country have been regarded. The President gave this subject early attention, and with characteristic persistence and energy secured the passage of a comprehensive and effective statute. We doubt if the widespread influence it is exercising for the public health is fully realized, but the law will

stand forever as a monument to President Roosevelt's administration. We say this with knowledge that in enforcing the law too wide a discretion was unfortunately given for a time to Dr. Wiley, but when the facts were brought to the attention of the President he did not hesitate to appoint a commission of some of the most noted and most capable scientists in the country, with whom he lodged the power of final decision, thus substituting a competent tribunal in place of a theorist and publicity-seeker. The pure food law as it stands is far-reaching and effective, and is being carefully observed by all the reputable industries in the country.

The Plain Truth.

SOME one at Denver was unkind enough to republish the telegram which Bryan sent, after his second defeat for the presidency, to a friend in Kansas City, and which said: "I cannot conscientiously ask the party to consider me again for the presidency. I led them to defeat four years ago and that ought to be enough for any one man." This telegram is only eight years old, but evidently Mr. Bryan has forgotten it. There are some things that he can remember not of such great consequence.

THE DEMOCRATIC ticket this year has at its head a man who has been twice defeated for the presidency, and at its tail a man who has been twice defeated for the governorship of his State. The fact that the Denver ticket was nominated on a Friday is not half as suggestive as the record of the standard-bearers as office-seekers—a record marked by failure of the worst kind. It is not surprising that the conservative element at the convention, which honestly believed that the Democratic party, with a conservative candidate on a popular platform, would have a chance of success, abandoned the whole field when they discovered that Bryan, through his control of the national committee, completely dominated the convention and all its machinery from top to bottom.

IT IS doubtful if Denver or any other great city in this country ever heard such a job lot of known and unknown orators as those who orated during the great convention proceedings. The East was conspicuous for the absence of its oratorical representatives, but the woods in the South were full of them. All of them were primed with speeches intended to lift the roof off of the auditorium, but at latest advices the roof was still there. The vast audience did not always take kindly to the budding statesmen who tried to fill the platform and the auditorium at the same time, and refused to listen to them. One of the gentlemen who received short shrift was Congressman Heflin, of Alabama, who tried to outdo every one else in immortalizing, we will not say canonizing, his presidential candidate. Mr. Heflin had a speech prepared in which he declared that "as a teacher of civics the world has not seen Bryan's equal since Jefferson wrote and spoke. As an orator Cicero would have been delighted with his diction, Demosthenes would have been surprised at his forceful sentences, Daniel O'Connor would have applauded his eloquence, and Daniel Webster would have been inspired by his powerful, convincing logic." This wasn't enough, but Heflin erected a pedestal of his own for Bryan and crowned him as the new Thomas Jefferson and "the George Washington who will lead our righteous cause to victory in November. Pampered by no power and pensioned by no class, he will break down the idols in the temple of liberty just as Daniel of old broke the gilded images of Babylonish idolatry." We fear that the great audience at Denver, which called "Time" so persistently on Mr. Heflin, did not have a real sense of humor.

THE OLDEST newspaper published west of the Mississippi, the St. Louis Republic, celebrated its hundredth anniversary on July 12th. When it was started in 1808, only five years had elapsed since Bonaparte had handed the Louisiana province over to Jefferson. The population of the country was less than 7,000,000, and its western border was the Rocky Mountains down to Colorado, and then on a line swinging southeastward to the western border of the State of Louisiana. Not till long afterward did Oregon, Texas, California, and the rest of the region west of the Sabine River and the Rocky Mountains come under the flag. Not many papers in the country are older than the St. Louis Republic. The oldest paper west of the Alleghanies is the Pittsburgh Gazette-Times, which was started in 1786. The oldest paper in Cincinnati, the Commercial-Tribune, had its beginning back in 1793. Chicago did not get on the map until long afterward, and its newspapers are still comparatively youthful. Its oldest newspaper, the Journal, dates from 1844. New York's oldest dailies of to-day are the Globe, started in 1797, and the Evening Post, established in 1801. Higher up on the scale of longevity are the Hartford Courant, started in 1764; the Philadelphia North American, 1771; and the Baltimore American, 1773. These, and one or two others, hold the long-distance records among the American dailies of to-day. The St. Louis Republic is an alert, enterprising, and able newspaper. In its successive issues for the past hundred years it has chronicled the growth of the great West, and incidentally it has told the story of the rise of the United States into the first place among the great Powers of the world. Never in all its century of life was that paper more vigorous, youthful, or successful than it is now. LESLIE'S WEEKLY extends the hearty hand to its St. Louis contemporary, and hopes that it will live long and prosper.

People Talked About

VERY FEW congressmen who fail to be re-elected are missed at Washington, but this cannot be said of John Wesley Gaines, of the sixth district of Tennessee, who was lately defeated in the primaries of his bailiwick. Mr. Gaines has represented his constituency in the House of Representatives for twelve years, and he has had a spectacular and stirring career at the national capital. It has facetiously been said of him that he "has become as much of an institution in the capital as the monument or Secretary Taft." All visitors to Washington during the sessions of Congress have been anxious to get a sight of Mr. Gaines, partly because he is a handsome man, but mainly because of his effervescent nature and his habit of jumping into the oratoric fray on almost any occasion and under the slightest provocation. He has created many scenes of excitement, and when he departs from the House his absence will be really felt. Although much fun has been poked at him, Mr. Gaines has been a hardworking and useful member of Congress. His constituents have little cause to find fault with him, as he has been assiduous in his efforts to secure governmental favors for them. His successful opponent in the Democratic primaries was Joseph Byrnes, of Nashville, who is no doubt a capable gentleman, but who will not for some time to come fill the same space in the public eye as Mr. Gaines.



JOHN WESLEY GAINES, Of Tennessee, a noted congressman who has been defeated for re-election.—Copyright, 1908, by Harris & Ewing.

THE LONG-EXPECTED marriage of Madam Anna Gould to Prince de Sagan, cousin of her first (and divorced) husband, Count Boni de Castellane, took place recently in London. The prince, though a Roman Catholic, consented to a religious ceremony in a Protestant church. By her second venture in matrimony the bride acquired a higher title than the one she lost through her divorce suit. As a princess it is to be hoped that her domestic troubles are ended, and that, in her own words, the public will now allow her to live her future life quietly, peacefully, and happily. She certainly deserves a long respite from publicity.

ONE OF the world's champion life-savers is Captain Frederick C. Wilson, of Bayonne, N. J., who recently celebrated his forty-seventh birthday by rescuing a young lady from drowning. This brought the list of persons saved by him from untimely death up to forty-six, nearly one for every year of his life. As the captain was nearly twenty years old before he saved anybody his record of lives saved averages nearly two per year. He carries on a wrecking business and lives in a canal boat moored to a dock on the Jersey shore not far from a bathing beach. His fifteen-year-old daughter and a dog have assisted him in some of his rescues. The captain is not a large man physically, but he is muscular and full of nerve. He is a native of Boston and when twelve years old shipped as a cabin boy on a vessel that was wrecked on the coast of Africa. He was tossed about with others on a raft for three days and four nights before he was picked up by a passing vessel. For his own rescue on that occasion he has paid well by saving the lives of imperiled people, both in calm and in storm, at various points in this country. His bravery has been recognized by the United States government and the Volunteer Life-saving Corps of New York inland waters. He has been awarded eight medals for his humanity and daring.



CAPTAIN FREDERICK C. WILSON, Of Bayonne, N. J., a champion life-saver with a record of forty-six rescues, and his daughter

IN SPITE of his heavy weight, Hon. William H. Taft, the Republican presidential nominee, appeared to be the coolest man among the thousands who attended the recent Yale commencement festivities. When asked how he managed to keep cool during the hot wave then prevailing, Mr. Taft replied: "It's easy. Fix your mind on a pleasant thought, walk on the shady side of the road, and don't get peevish." This is good advice for everybody during the summer season, and it gives the country a pleasing glimpse of the mental serenity of the next President of the United States. In the view of many citizens this trait of Mr. Taft's is one of his most conspicuous qualifications for the exalted office to which he aspires.

INTEREST in aerial navigation is so widespread that devices for effecting it are being designed in many parts of the world. A number of very ingenious and efficient flying machines have already been constructed and tested by men of international fame, but it has remained for the United States to produce a practical aeronaut who is still but a mere child in years. Cromwell Dixon, of Columbus, O., is only fourteen years old, but he has invented a real airship in which he has made notable flights for long distances hundreds of feet up in the air. In one of his voyages he excited the interest of a large crowd by crossing the Mississippi River at an altitude of 650 feet. His machine is of the dirigible balloon variety, and in its operation the young man will bear comparison with many an older and more experienced traveler in the air. His feats have attracted wide attention, and it is probable that in time he will become noted in his field of activity and will be admitted to important contests of the kind in which at present only adults are entered. Young Dixon is intelligent beyond his years, and it is hardly to be said that he is an enthusiast in the art of aviation.



CROMWELL DIXON, The fourteen-year-old Ohio boy who has invented an airship.—McClure.

THAT "stone walls do not a prison make" is exemplified in the case of Leonard W. Haley, a convict in the Iowa State Prison. Convicted fourteen years ago of murder and sentenced for life, Haley has, it is said, developed into a remarkable literary genius. He has written poems and stories of such high quality that many believe that he is some noted author passing under an assumed name. His writings have been accepted by various magazines and more than one editor is anxious to give him a position on the staff. An effort is being made to secure the prisoner's pardon and there is a prospect of his being released. He denies that he committed the murder. He is described as a man of thirty-five with hair already gray, while his cheeks have the prison pallor. His mind is keen and his education extraordinary. He is a mystery to all who come in contact with him.

THE INTEREST of all the sport-loving world has recently been centred on the Olympic games at the Franco-British exposition in London. The chairman of the committee which organized these international contests was that well-known patron of outdoor recreations, Lord Desborough. His wife, Lady Desborough, is noted as one of the most prominent, brilliant, and popular hostesses in the English capital, and owing to her husband's connection with the Olympic festival, it naturally fell to her lot to entertain many of the leading athletes of the globe. It need not be said that she charmed them all with her grace, her hospitality, and her tact. Lord and Lady Desborough make their home at Taplow Court, a delightful estate on the banks of the Thames. There they virtually keep open house, and their guests include all classes from the King down to the humblest toilers of London. In the latter both Lord and Lady Desborough take a practical interest, and they are doing much to promote the well-being of the poor. Lady Desborough is co-heiress to the old barony of Butler. Her tastes are literary and artistic, and she is especially fond of the theatre.



LADY DESBOROUGH, The brilliant entertainer of the Olympic games athletes in London.—Sketch.

IN 1787 a group of surgeons who had served in the Continental army under General Washington

founded the College of Physicians in Philadelphia. The institution prospered, and in course of time its old accommodations became inadequate. For years the foremost members of the medical profession in the Quaker City have been anxious to have a new home erected for the college. Their hopes in that respect, however, were futile until the aid of Andrew Carnegie was enlisted by Dr. S. Weir Mitchell. The latter obtained from Mr. Carnegie a subscription of \$50,000 toward the new edifice and later the great capitalist and philanthropist increased his contribution to \$100,000. To this fund was added \$50,000 by Mrs. Anne Weightman Walker Penfield, while Dr. Mitchell himself, Clement A. Griscom, and Frederick W. Vanderbilt also made donations to it. Dr. Mitchell, to whose efforts the success of the project is largely due, is one of the best-known physicians of the world. His skill is held in high respect among the medical fraternity in all lands. In addition to this, Dr. Mitchell is known widely as one of the leading novelists of America, while he is an adept in the art of verse-making. In both his literary and his medical character he is a reminder of the late Oliver Wendell Holmes.



DR. S. WEIR MITCHELL, Who induced Mr. Carnegie to give \$100,000 to a Philadelphia medical college.—Meynen.

TWO PROMINENT Filipinos, Assemblyman Manuel Quezon and Mr. Talaw, editor of a Manila paper, have recently been studying the Duma in St. Petersburg and the Russian policy toward Poland and Finland. The contrast between the condition of the people of those countries and that of the inhabitants of the Philippines was so much in favor of the latter that Messrs. Quezon and Talaw became fully convinced of the wisdom and benevolence of the American policy toward their native country.

THE TITLE of the oldest college student in the world appears now to belong to Miss Sarah P. Morrison, who not long ago matriculated at the State University of Indiana. Miss Morrison, who is now seventy-five years of age, was the first woman to enter the university, being a member of the class of '33. She has returned to the institution for the purpose of taking a course in Greek during the summer term. She is spry of body and mind and is likely to be as successful a student as she was nearly fifty years ago.

THE DESCENDANTS of prominent people run size up to the ancestral standard. Deficient in many respects as was President Andrew Johnson, the immediate successor of Lincoln, there is a saddening contrast between him and his grandson, Andrew Johnson Stover, for whom a guardian was recently appointed in Tennessee. Stover's mother was mistress of the White House during her father's administration, and as a boy he lived in the executive mansion for several years. After his mother's death the lad was regarded as mentally defective. He was perfect physically, but as he grew his mind remained that of a child. In course of time he left his home, sought the mountains of East Tennessee and lived there alone, subsisting on berries, fruit, and small game. For thirty years he has led this hermit life and he is now fifty years old. Why he was left to himself for so long does not appear, but recently a guardian was appointed to look after his interest in the Johnson estate at Greenville, Tenn. Stover still resides in his mountain retreat, and our picture shows him in front of his log hut, rifle in hand.

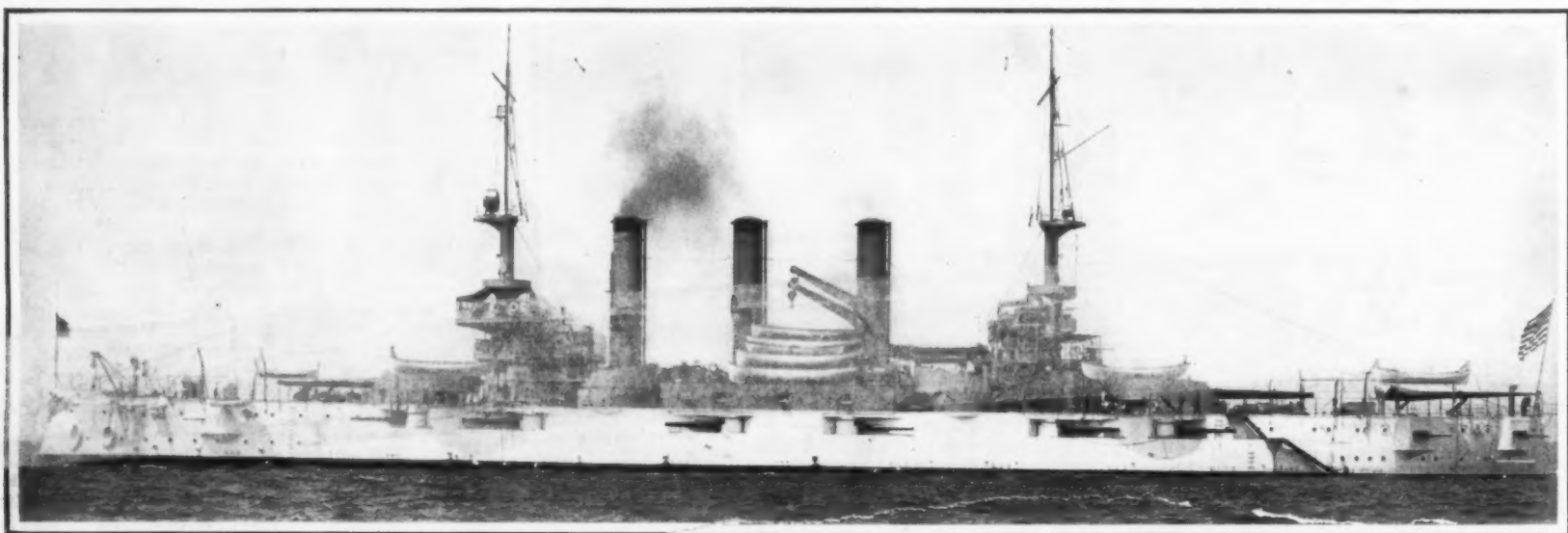


ANDREW JOHNSON STOVER, Grandson of President Johnson, and for thirty years a hermit in the mountains.—Harkrader.

The Sailing of the Pacific Fleet for Australia



THE FORMIDABLE FIGHTING VESSELS ON THEIR WAY OUT FROM SAN FRANCISCO, NEARING THE GOLDEN GATE—PHOTOGRAPH TAKEN FROM OLD FORT POINT.—Sumner W. Matteson.



STATELY FLAGSHIP "CONNECTICUT" WHICH LED THE WARSHIPS ON THEIR DEPARTURE FROM SAN FRANCISCO TO COMPLETE THE VOYAGE AROUND THE WORLD.—Copyright, 1907, by Enrique Muller.

Ten Tons of Diamonds—and More.

CHEAPER diamonds—if the two words may be used in conjunction—are promised as a result of the dissolution of the South African syndicate which until recently controlled the bulk of the world's output, amounting to about \$50,000,000 worth annually, of the precious stones. The financial crisis in the United States has resulted in throwing out of work nearly one-half of the 4,500 or 5,000 diamond cutters of Antwerp, which divides with Amsterdam the distinction of being the centre of the diamond-cutting industry. Nearly three-fourths of the world's production of diamonds is bought by the people of this country. The exports from Antwerp to the United States in 1907 reached the figures of \$5,230,519 for cut diamonds and \$1,053,057 for rough stones. In November of 1907 the value of the cut diamonds imported into the United States through New York was only \$593,000 as against \$2,674,000 in July of the same year—a comparison which shows how the buying of luxuries is checked by a financial stringency.

Sir William Crookes, the eminent British physicist, in an article in the *North American Review*, describes the process of making artificial diamonds, which, it may be assumed, parallels on a small scale the methods of nature. Pure iron is packed in a carbon crucible with pure charcoal from sugar, and the crucible

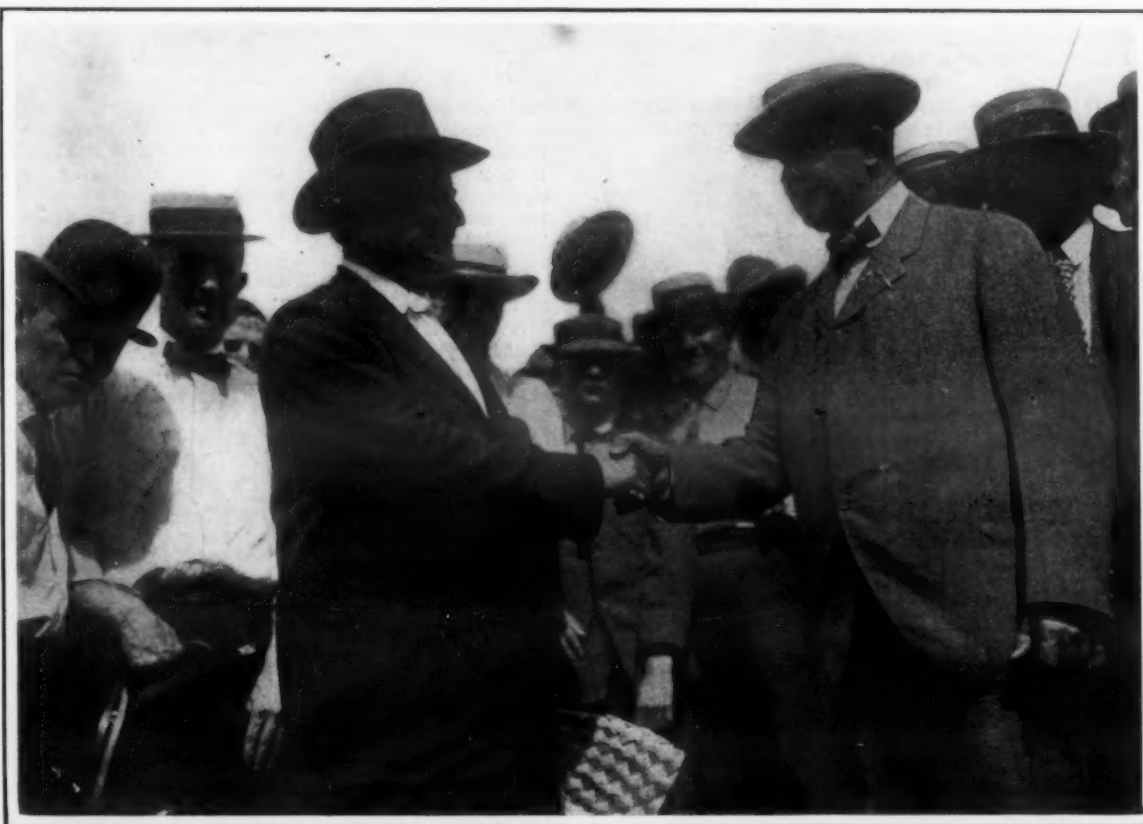
subjected to a temperature above four thousand degrees Centigrade in an electric furnace. The iron melts and becomes saturated with carbon; then the crucible is plunged into cold water, which cools the outer layer of iron and causes a tremendous pressure of the inner molten mass, as it expands, under stress of which the dissolved carbon separates in minutely microscopic forms which have all the characteristics of natural diamonds. Tedious and careful washing of the ingot inclosing the gems follows, and after several days it is possible to isolate the precious

particles, which have been obtained at a price far exceeding that of real diamonds of the same size.

The total output of diamonds from the mines at Kimberly, South Africa (the owners of which were the members of the syndicate just dissolved), was \$300,000,000, according to Sir William, at the close of 1904. This mass of blazing gems, if it could have been collected, might have been contained in a box five feet square and six feet high, and the contents of the box would have weighed ten tons. The volume of these gems in the whole world must have been considerably increased in the last three years.

Fireproof Substitute for Wood.

A NEW fireproof material has been discovered by Professor Charles L. Norton, of the Massachusetts Institute of Technology. It has as a basis the short fibres of asbestos, which is quarried in great quantities in the province of Quebec. The long fibres of this mineral have for years been utilized in various forms of fireproof textures, but no use was known for the short fibres until Professor Norton discovered the process of making from them what he calls "asbestos wood." This substance may be sawed, planed, and drilled. It is from fifty to seventy-five per cent. heavier than the soft woods, but not much heavier than oak. It has no grain, and is for many purposes as strong as the wood ordinarily employed. It does not burn, but loses strength if exposed to high temperatures.



BRYAN'S CLOSE ALLIANCE WITH TAMMANY HALL.

THE DEMOCRATIC NOMINEE FOR PRESIDENT CORDIALLY SHAKING HANDS AT LINCOLN, NEB., WITH CHARLES F. MURPHY, THE TAMMANY LEADER, AND THANKING HIM FOR NEW YORK'S ACTION IN THE NATIONAL CONVENTION.—J. C. & G. E. Orcutt.

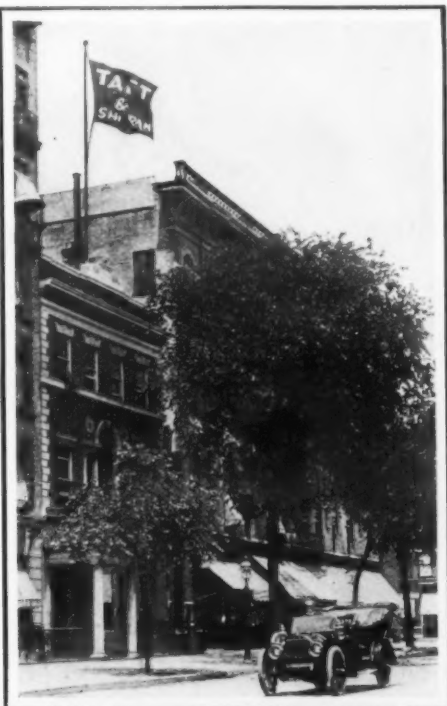
Salient Events of the Changeful Time



THE LATEST MIGHTY AMERICAN WARSHIP—LAUNCHING OF THE 16,000-TON, \$3,500,000 ALL-BIG-GUN BATTLESHIP "SOUTH CAROLINA," AT PHILADELPHIA.
Mildred Neill.



FRANK H. HITCHCOCK, CHAIRMAN (AT RIGHT), AND GEO. R. SHELDON, TREASURER OF NEW REPUBLICAN NATIONAL COMMITTEE, AFTER A CONFERENCE AT HEADQUARTERS IN THE METROPOLITAN BUILDING, NEW YORK.



FIRST NATIONAL CAMPAIGN BANNER RAISED IN NEW YORK CITY IN 1908—TAFT AND SHERMAN FLAG ON THE BUILDING OF THE WEST SIDE REPUBLICAN CLUB.—*Paul Schumm.*



A \$1,200,000 CONFLAGRATION AT BOSTON—SIGHT-SEERS ON VESSELS AND PIERS WATCHING THE DESTRUCTION OF SEVERAL LARGE PIERS, WITH A VAST QUANTITY OF MERCHANDISE, ON THE EAST BOSTON HARBOR FRONT—THE CHIEF LOSERS WERE THE BOSTON AND ALBANY RAILROAD AND THE NEW YORK CENTRAL AND HUDSON RIVER RAILROAD.
W. J. O. Doane.



A GREAT LONG-DISTANCE AUTOMOBILE CONTEST—FIFTY-EIGHT CARS STARTING AT BUFFALO IN THE ANNUAL 1,700-MILE TOUR OF THE AMERICAN AUTOMOBILE ASSOCIATION—THE CONTESTANTS COMPETED FOR THE GLIDDEN OR THE HOWER TROPHY.—*Spooner & Wells.*

Figures and Scenes at the Democratic National Convention in Denver



A WINTER SCENE IN MIDSUMMER—PILE OF SNOW FROM THE MOUNTAINS DUMPED ON THE STREET, WITH WHICH GLEEFUL BOYS SNOWBALLED THE CONVENTION CROWD.



COWGIRLS FROM ALAMOOSA, COL., WHO CREATED A SENSATION AT THE CONVENTION.



A NOTABLE GROUP—LEFT TO RIGHT, CONGRESSMAN M. S. DENVER, OF OHIO, AFTER WHOSE FATHER THE CITY OF DENVER WAS NAMED; COLONEL JOHN I. MARTIN, SERGEANT-AT-ARMS OF THE CONVENTION; MRS. DENVER, ONE OF THE BEAUTIFUL WOMEN IN ATTENDANCE.



EAGER CROWD TRYING TO GET INTO THE WELL-FILLED AUDITORIUM WHILE THE CONVENTION WAS IN SESSION.



THE CONVENTION IN SESSION—DELEGATES INTENTLY LISTENING TO A SPEAKER.



MR. BRYAN'S CHILDREN WHO ATTENDED THE CONVENTION—RIGHT TO LEFT, MRS. RUTH BRYAN LEAVITT, WILLIAM JENNINGS BRYAN, JR.

Photographs by Mrs. C. R. Miller.

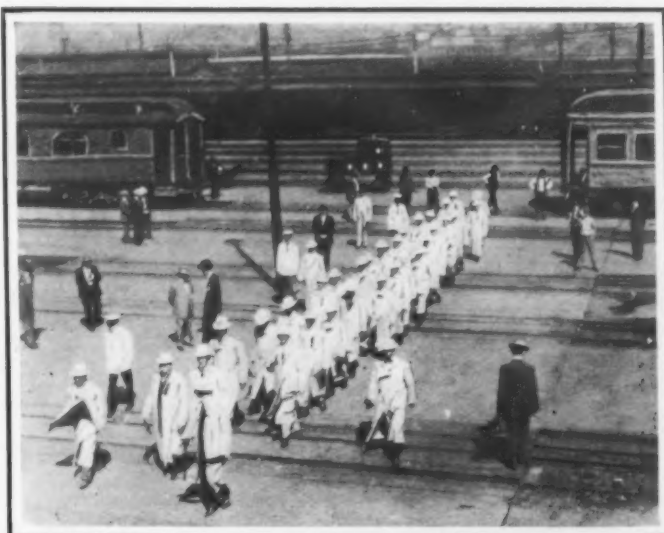
Stirring Features of the Democratic National Convention



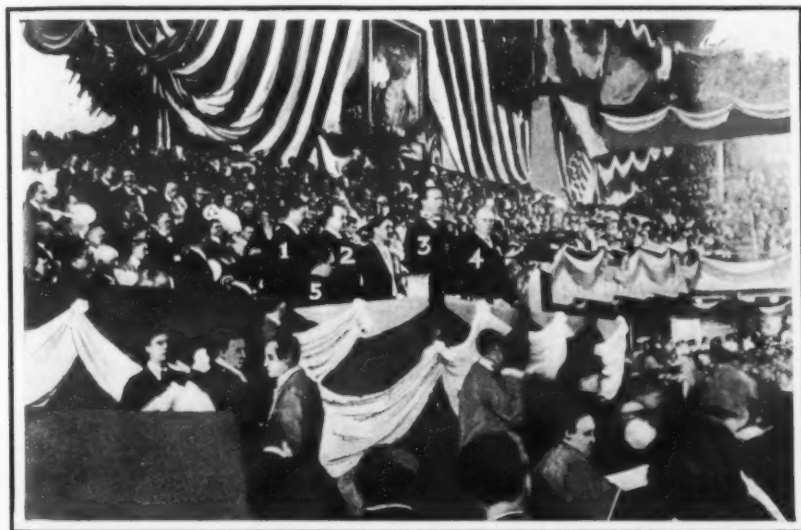
ISAAC LOBE STRAUS, ATTORNEY-GENERAL OF MARYLAND, WHO PRESENTED A MINORITY REPORT IN FAVOR OF SEATING COL. GUFFEY.



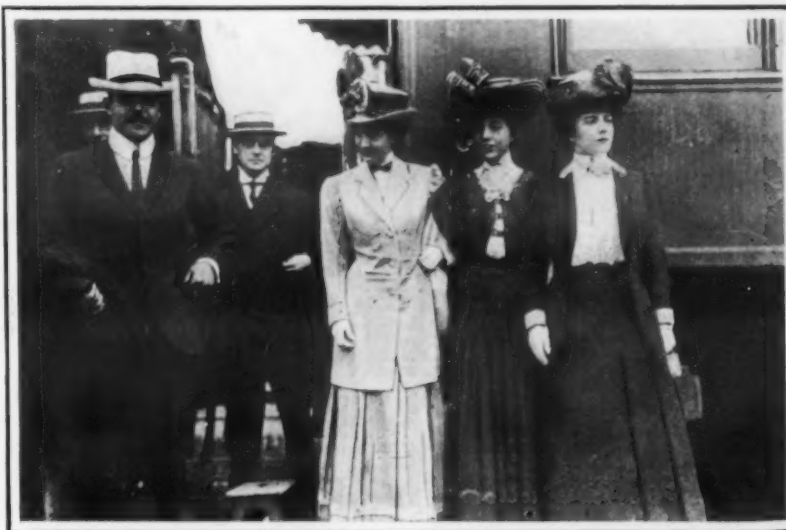
BEAUTIFUL BANNER OF THE CALIFORNIA DELEGATION JUST BEING BROUGHT INTO THE AUDITORIUM BY THE DELEGATES, WHOM IT HIDES FROM SIGHT.



THE HOSPITABLE CONVENTION COMMITTEE ARRIVING AT THE DEPOT TO MEET AND WELCOME INCOMING DELEGATES.



THE SPEAKER'S STAND DURING A SESSION OF THE CONVENTION.
1. Lewis Nixon, of New York. 2. Judge Baker, of California. 3. Temporary Chairman Bell. 4. Permanent Chairman Clayton. 5. Urey Woodson, secretary of the National Committee.



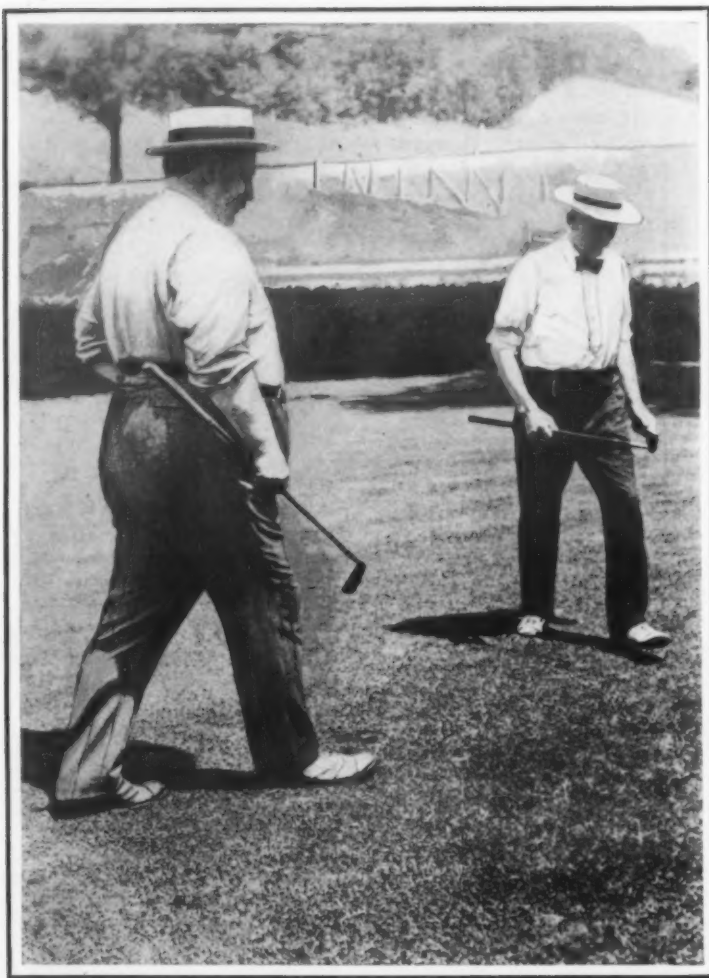
A GROUP THAT ATTRACTED MUCH ATTENTION.
Congressman Nicholas Longworth, H. B. Parker, Mrs. Medill McCormick, Miss Corinne Robinson, a niece of President Roosevelt; Mrs. Nicholas Longworth, daughter of the President.



THE ENTHUSIASTIC DEMONSTRATION IN THE CONVENTION WHEN MR. BRYAN WAS PUT IN NOMINATION—WHEN BRYAN WAS NOMINATED THE LARGE PICTURE OF HIM IN THE BACKGROUND DROPPED FROM THE SHIELD ABOVE THE SPEAKER'S STAND.

Photographs by Mrs. C. R. Miller.

William H. Taft Recreating at Hot Springs, Va.



AN EXPERT GOLFER—OUR NEXT PRESIDENT PLAYING ON THE LINKS WITH FRANK B. KELLOGG, OF ST. PAUL.



ATTRACTIVE GOLF CLUB-HOUSE, MR. TAFT'S RECREATION HEADQUARTERS AT HOT SPRINGS.



THE HOTEL AT HOT SPRINGS, WHICH PROVIDES MR. TAFT WITH A PLEASANT VACATION HOME.

Increasing Our Postal Revenue.

INSTEAD of raising the cost of mailing magazines and newspapers, should it be necessary to increase the postal revenue, the postage on short-paid matter should be more carefully collected. George E. Marcellus, who is president of the National Association of Postmasters of the Second and Third Classes, has been making investigations on this subject at his home office at Le Roy, N. Y. He recently gave the results to the New York postmasters. To quote his own words: "From records kept in my office it was found that for every \$1.05 worth of short-paid first-class domestic matter arriving properly rated at the dispatching offices, there was \$1.54 worth arriving not rated as deficient, or forty per cent.—approximately—marked 'postage due,' and sixty per cent. not so marked. As there were \$1,029,368 worth of postage-due stamps used in the United States during the year 1907, and assuming that twenty per cent. of these were used for foreign matter, it would appear that \$823,495 were used on domestic. A conservative

estimate, based upon my record of average and upon the practice in post-offices in general, is that about as much short-paid first-class domestic matter is delivered without the collection of full postage due as that which had been rated deficient and postage due thereon collected. If this be true, the government lost last year from this source alone the approximate sum of \$800,000."

In the same way Mr. Marcellus figures that the loss for the past five years has been not far from

\$3,400,000. It should also be noticed that he has investigated simply first-class matter. In the absence of any figures dealing with the other classes, one cannot say how great has been the total loss, but it is safe to assert that it is not small. But whatever the total loss in postal revenue may be, it should be collected not only because the postal department needs the money to reduce its deficit, but also because it is not just to those who are careful to use the correct amount of postage. The greatest harm, however, is

to the man who, upon finding that he can "work" Uncle Sam, starts in to cheat every one else. The final result of such action is often the prison bars.

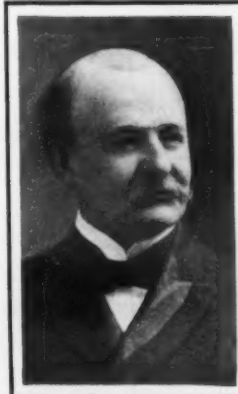
While we are discussing this subject, we want to call attention to the habit some people have of putting written notes in newspapers, etc., and then mailing them at the low rates of postage quoted for other than first-class matter. If such persons realized how small they made themselves appear to others, they would give up this pernicious habit. To paraphrase a familiar old saying, "Honest is that honest does."



JOSEPH P. TRACY, Michigan Prohibitionists' choice for President.—Arthur.



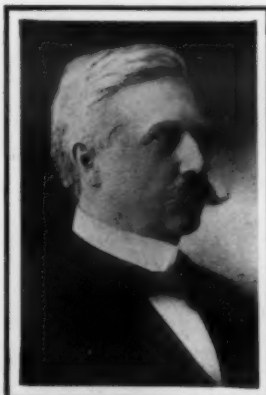
W. G. CALDERWOOD, National committeeman from Minnesota.—Lee Brothers.



FELIX T. MCWHIRTER, National committeeman from Indiana.



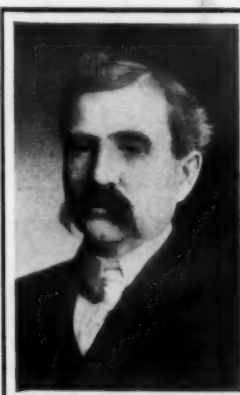
J. B. CRANFILL, National committeeman from Texas.—Schreiber.



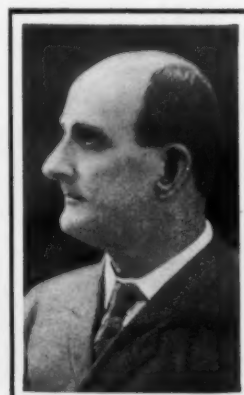
SAMUEL DICKIE, Michigan member of the Prohibition National Committee.



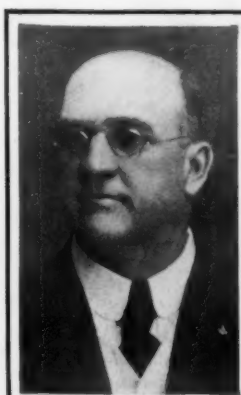
ALONZO E. WILSON, Chairman Illinois Prohibition State Committee.—Mills.



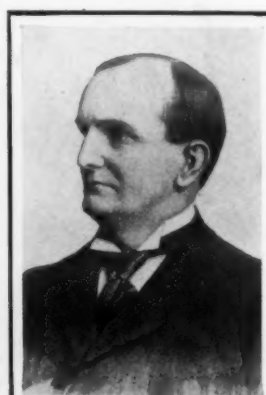
FRED F. WHEELER, National committeeman from California.—Marceau.



FINLEY C. HENDRICKSON, National committeeman from Maryland.—Academy Studio.



A. G. WOLFENBARGER, National committeeman from Nebraska.—Townsend.



A. A. STEVENS, National committeeman from Pennsylvania.

PROMINENT LEADERS OF THE PROHIBITION PARTY.

MEN WHOSE INFLUENCE WAS FELT AT THE RECENT NATIONAL CONVENTION OF THEIR PARTY AT COLUMBUS, O.

Amateur Photo Prize Contest

MICHIGAN WINS THE FIRST PRIZE OF \$5, MASSACHUSETTS THE SECOND, AND NORTH CAROLINA THE THIRD



(SECOND PRIZE, \$3.) LINCOLN BEACHY, THE AERONAUT, ABOUT TO MAKE AN ASCENSION IN HIS AIRSHIP.—George Waterhouse, Massachusetts.



WHY THE HENS "DIDN'T LAY."
R. R. Sallows, Canada.



(FIRST PRIZE, \$5.) A NOTABLE EVENT IN DETROIT—LIVELY SCENE IN THE HEART OF THE CITY JUST AFTER THE PASSING OF A POPULAR CIRCUS.—Fred G. Wright, Michigan.



(THIRD PRIZE, \$2.) LARGEST HOUSE CHIMNEY IN THE UNITED STATES—CURIOUS FEATURE OF THE HISTORIC "GOVERNMENT HOUSE," BATH, N. C., BUILT IN 1705—WITHIN IT ARE ROOMS AND STAIRWAYS.
F. A. Olds, North Carolina.



THREE FUN-MAKERS IN THEIR JOLLIEST MOOD.
Arnold Stein, Georgia.



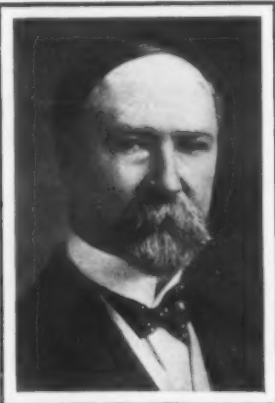
THE FAIR WATER-CARRIER OF THE FARM GIVING A DRINK TO THE THIRSTY FARMER WHO HAS BEEN HARD AT WORK ON A HOT DAY IN THE HARVEST FIELD.
R. Goderich, Canada.

What Notable Men Are Talking About

KEEP POLITICS ON A HIGH LEVEL.

By Vice-President Fairbanks.

WHERE government is maintained by delegated authority alone, much of politics is heard. We are a nation of politicians. Our differences are in degree and not in kind. We should seek to keep politics upon a high level. The doctrine inculcated or practiced by some that all is fair in politics, that the end justifies the means, is low and contemptible. It is a false doctrine, and should be utterly rejected. Morality is needed in politics as well as in every other field of activity among us. In fact, the highest code of morals should be maintained in politics, for it has to do with our liberties, our government. The government should be pure, and it can be kept pure only if



CHARLES W. FAIRBANKS,
Vice-President of the United States.
Copyright, 1907, by Harris & Ewing.

we have clean politics. There should be clean politics upon the stump and in the press. The orator or editor who will bear false witness, or give currency to wicked stands, for support for political cause, should be impeached before the bar of an honest and indignant public judgment.

COURTS NOT UNFAIR TO LABOR UNIONS.

By Justice Brewer, of the United States Supreme Court.

TO RESTRICT the restraining power of the court is a step backward toward barbarism instead of a step forward to higher civilization. Courts make mistakes in the granting of injunctions. So do they in other judicial action. I know that labor organizations are especially energetic and claim that the power of injunction is used mainly against them. Of course this is not true. Injunctions are granted against all sorts of persons and organizations every day in the year, and they will come to see that there is no thought of restraining them in the exercise of their rights.

HOW A \$50,000,000 CONTRACT WAS LOST.

By Rear-Admiral George W. Melville.

BECAUSE the labor unions won't let a skilled workman teach his trade to his own son is the reason the United States lost the \$50,000,000 contract for ships for the Brazilian navy. We have the best steel and iron in the world right here. We have the timber which England must import, but because the labor unions have put their restriction on the number of apprentices, skilled labor has become so scarce in the United States that it costs forty per cent. more to build a ship in America than it does in Great Britain or Germany. One apprentice to every four skilled workmen is what the labor unions are pleased to allow in the shipbuilding trades. In some trades they do not allow any apprentices unless the latter pay large sums to the trade unions. Is it surprising that the ranks of American workmen have become depleted? To this pernicious practice of limiting and restricting apprenticeship I attribute the loss of this great contract. During this period of financial depression a \$50,000,000 contract would have been a great boon to the American mechanics.

ULTIMATE TRIUMPH OF SPELLING REFORM.

By Professor Thomas R. Lounsbury, of Yale University.

I DO NOT believe myself that the English race, once fully awakened to the exact character of English orthography, will cling forever to a system which wastes the time of useful years in the acquisition of knowledge really useless, but conventionally of first importance, and in so doing develops the memory at the expense of the reasoning powers. But, besides the difficulty inherent in the matter itself, we have also to recognize the immensity of the work that is before us in enlightening public opinion. The superstition as to the sanctity of our spelling is so strongly entrenched behind a barrier of ignorant belief and violent prejudice, and this so fortified by use and wont, that even to carry its outworks will require the time and effort of years of struggle. While we are already gaining over rapidly the highest class of minds, there is little limit to the endeavor that must be put forth before any impression can be made upon that inert mass which prefers to remain content with any degree of error, however great, in preference to mak-

ing any attempt to correct it, however slight. But we have this recollection to encourage us, that the efforts of men in the past engaged in far harder enterprises than that which confronts us have after long years of struggle been carried to successful completion, because the combatants themselves have been sustained by the hope, and have acted under the inspiration, that what ought to be is to be.

THE BIBLE A MINE OF GOLDEN TRUTHS.

By P. S. Henson, of Boston.

THEY say things are giving out. Oil, coal, and copper are mentioned. But the Bible is a mine long worked, and the truths obtained therefrom and the benefits derived show no signs of scantiness. Where are the songs of fifty years ago? In variety theatres new songs catch the popular fancy. Boys and men whistle them upon the street. All these songs go whistling down the wind. But "Rock of Ages Cleft for Me"—how long that has stood! The Bible is an old book, but ever a new book. This book has its love songs. It contains the battle songs of the Christians. Its songs are the songs of hope.

Wonderings.

I USED to wonder what of good wise Providence had seen About the dire mosquito beating at my window screen; The housefly also seemed to me an utter, sad mistake, While floating miserably in the melted-butter lake; But chieftest now I wonder why an All-wise Providence Gave my Belinda orchid tastes—and me but fifty cents.

I used to wonder in my soul what possibility Of good might be attached unto the energetic flea; Perhaps some mighty benefit induced the Power to make The ghastly typhoid microbe and the deadly rattlesnake. Wise Providence no doubt was right, but oh, why did it deem It best to make Belinda have an appetite for cream?

Those futile wonderings of youth! what little things they seem To me who, now that I am grown, walk in a horrid dream, A waking dream of agony wherein I always dread The Sword of Damocles which hangs forever o'er my head. Ah, Providence is wise; yet why did it assign to me An automobile sweetheart and a street-car salary?

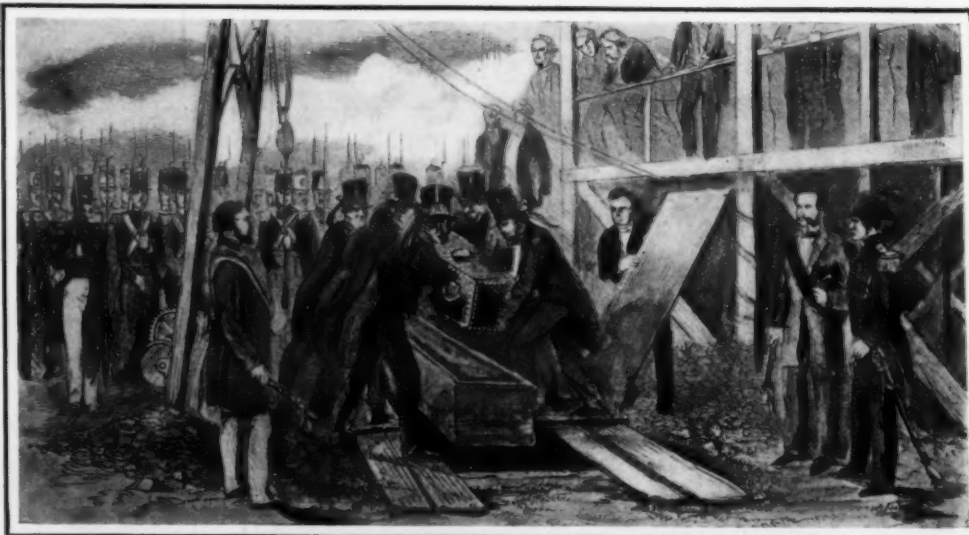
LOWELL OTUS REESE.



A NEW STAR IN THE FOLDS OF 'OLD GLORY.'

THE AMERICAN FLAG SHOWING FORTY-SIX STARS, THE ONE REPRESENTING OKLAHOMA, OUR YOUNGEST STATE, HAVING BEEN ADDED RECENTLY.

F. S. Barde.



A SOLEMN EVENT OF FIFTY YEARS AGO.

REBURIAL IN HOLLYWOOD CEMETERY, RICHMOND, VA., OF THE REMAINS OF PRESIDENT JAMES MONROE, WHO DIED IN NEW YORK IN 1831.—Reproduced from Leslie's Weekly, July 24th, 1883, and copyrighted.

INTELLIGENT NEGRO LEADERS WANTED.

By Booker T. Washington.

THE NEGRO race in America now numbers not far from ten millions. Within a few years the race will have increased to fifteen millions. They are going to remain in this country for all time, and principally in the Southern States. These millions of my race can be made useless or useful. They can be made to help or to hinder. They can be made to become criminals or law-abiding citizens. They can be made potent factors in the intelligence of our country, or they can become a load of ignorance, dragging down our civilization. Which shall it be? Some people are fond of asserting that education as a force to uplift the negro is a failure. Education has never been tried among the rank and file of our people on a scale large enough to warrant any such judgment. The great bulk of our people have scarcely been touched by education. On the basis of school population, each child in the Northern States had spent upon him last year for his education for teaching purposes about five dollars. On the basis of school population, each negro child in the South had spent upon him for teaching purposes about fifty cents. At this rate it is impossible to educate the children of ten millions of people sufficiently to make them useful and effective citizens. What is the remedy? What is the one great need of the race of to-day? It is strong, unselfish, intelligent negro leaders and workers.



BOOKER T. WASHINGTON,
The noted Southern colored educator.
Jones.

A SAFEGUARD AGAINST FOOLISH ROMANCE.

By Rev. W. W. Bustard, of Boston.

THE AMERICAN girl should learn to love, not only with her heart, but her mind as well. Unless a girl can do this, she is liable to fall in love with some giddy dude because at a ball he can dance well, or at the seashore he can flirt well. Young people risk their happiness if they think it is romance to fall in love and become engaged after a week's acquaintance in bathing suits. Men say marriage is a lottery and they are liable to draw a blank or draw something good. This feeling is based, to a great extent, on the idea that man is all right, while woman takes none of the risk. There are a great many more male than female blanks.

EDUCATIONAL CO-OPERATION AMONG NATIONS.

By Elmer E. Brown, Commissioner of Education.

MEN ARE trying to understand their neighbors, and that is the better part of democracy. Men are trying to understand other peoples and nations, and that is the foundation of our New World politics. The reason why we may hope to understand the rest of the world, the reason why we even care to understand the rest of the world, is that our differences stand out from a background of agreement. Without national peculiarities and even oppositions, our world unity would be a poor thing, a dull and insipid uniformity. I hope that our great National Education Association may take steps to promote the good understanding now gaining ground among the nations of the earth. Let us send our emissaries to confer with similar bodies in other civilized lands. Let us take our part in setting up world standards in the domain of culture and education.

ERRORS IN EDUCATION.

By Andrew S. Draper, New York State Commissioner of Education.

SOME radical readjustment is apparently necessary in order to maintain the intellectual and industrial equilibrium of the nation. We attempt to do a great deal more than most other countries do, to the end that every girl and boy may have a chance. Our present educational system trains for purely cultural, professional, and managing vocations, to the exclusion of the industrial. In the next twenty-five years the equilibrium will have to be restored. In this country all boys are encouraged to move out of their class and do a more intellectual kind of work than their fathers did. Our educational system often encourages children to undertake things for which they are not fitted. We make a mistake in telling the child that he can be President of the United States. It is not a mistake to tell him that he is eligible. But we do not explain the remoteness of the possibilities.

In the Full Swing of Outdoor Summer Sport

DENTON ("CY") YOUNG, the veteran pitcher of the Boston club of the American League, again astonished the baseball fans generally, on the afternoon of June first, by pitching nine innings against the New York club without allowing a single safe hit. Only one man reached first base and he on a base on balls. In 1897 Young pitched his first no-hit game for Cleveland against Cincinnati, and in May, 1904, he performed the same feat for the Bostonians against the Philadelphia Athletics. In the latter game not a player reached first base. In 1905 Young pitched a twenty-inning game against "Rube" Waddell of the Philadelphia club, and lost by a score of four to two. This wonderful pitcher is forty-one years of age, is six feet tall, and weighs 210 pounds. He has been a professional baseball player for over twenty-one years.

George Wiltse, the lanky young pitcher of the New York National League club placed himself in the class with Young on July fourth by pitching a ten-inning game against the Philadelphia club, and winning by a score of



DENTON ("CY") YOUNG, BOSTON AMERICANS.



GEORGE WILTSE, NEW YORK NATIONALS.

THE TWO "NO-HIT" PITCHERS OF THE MAJOR LEAGUES.

one to nothing. During the ten innings Wiltse did not allow a single hit, nor did he pass a man to first on balls. The only man who reached the initial sack for the Philadelphia club was Pitcher McQuillan, and he was hit by a pitched ball.

CONNECTICUT boasts of possessing some of the best highways in the country. The present highway commissioner of the State, James H. McDonald, who is much interested in his duties, is endeavoring to allay the dust nuisance, and has concluded that coal tar is one of the most efficacious road preservatives and dust layers. The macadam drives around the State capitol at Hartford have been treated to two coats of tar, and the experiment has proved a success, the tarred stretches showing excellent resistance to automobile traffic. Other roads throughout the State are to be treated in like manner. The highway commission of Massachusetts also has been experimenting with coal tar, with satisfactory results. A roadway at Savannah, treated with this material, is a joy to motorists.



IRA THOMAS, CATCHER DETROIT AMERICANS.



EARL FLAHERTY, PITCHER CINCINNATI NATIONALS.



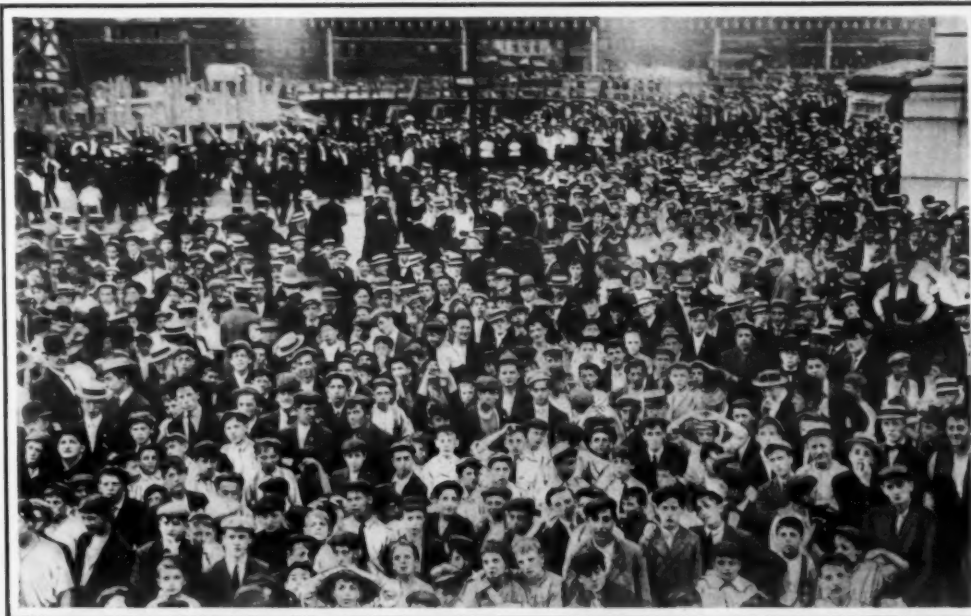
HAL CHASE, THE CRACK FIRST BASEMAN OF THE NEW YORK AMERICANS.
Photographs by Blauvelt.



WILLIE KEELER, RIGHT FIELDER AND CHAMPION BUNTER, NEW YORK AMERICANS.



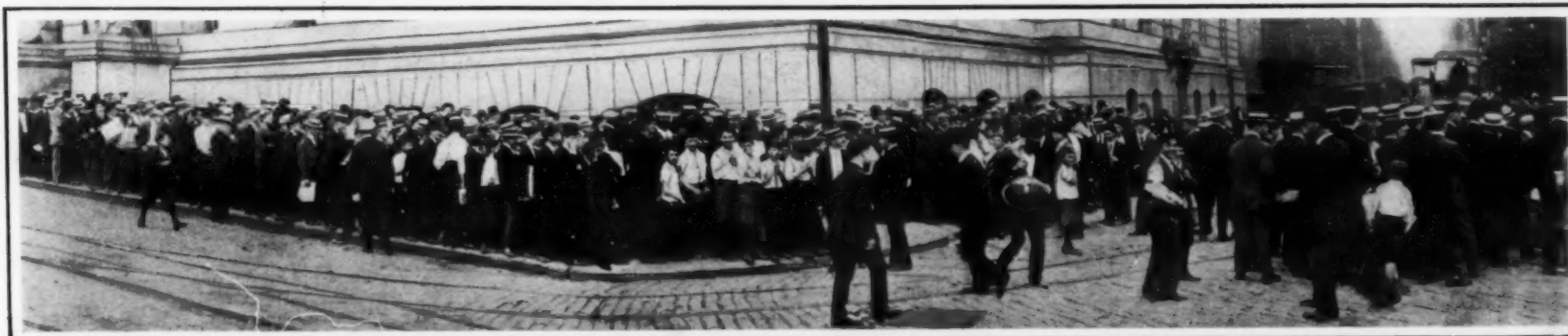
W. W. COR, SHOT-PUTTER, OLYMPIC TEAM.—Bushnell.



DAILY CROWD ON PARK ROW, NEW YORK, WATCHING THE BASEBALL BULLETIN BOARDS.
Blauvelt.



MELVIN SHEPPARD, AMERICA'S BEST HALF-MILE RUNNER.—Bushnell.



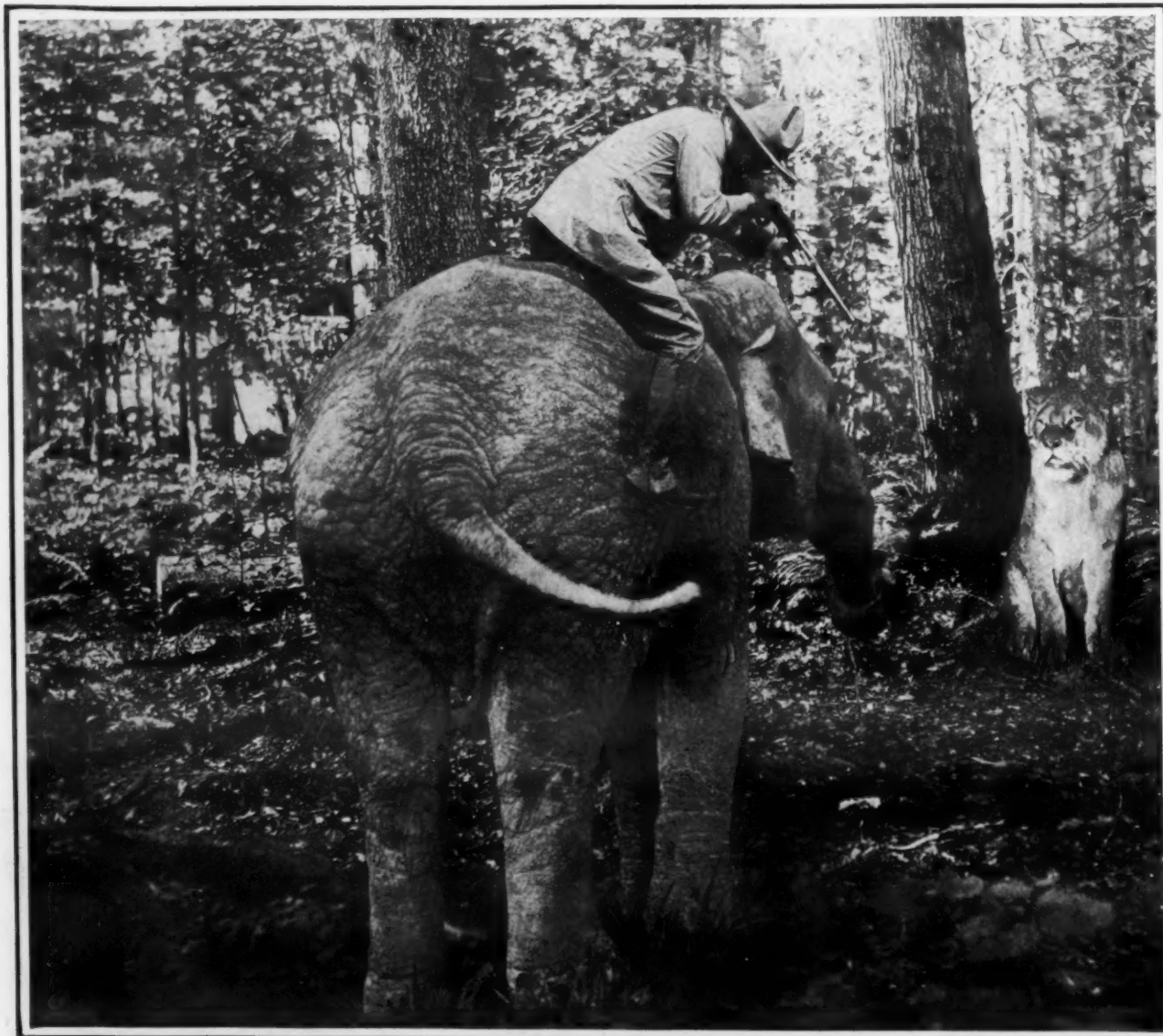
PROCESSION OF "FANS" NEARLY A BLOCK LONG, IN FRONT OF THE HALL OF RECORDS, NEW YORK, EAGERLY SCANNING BASEBALL BULLETINS.—Blauvelt.



SUBDUING THE "KING OF BEASTS" WITH A DEADLY PUTTY-BLOWER.



THE STRENUOUS REAL MONARCH OF THE



POTTING A LIONESS FROM THE BACK OF AN ELEPHANT.



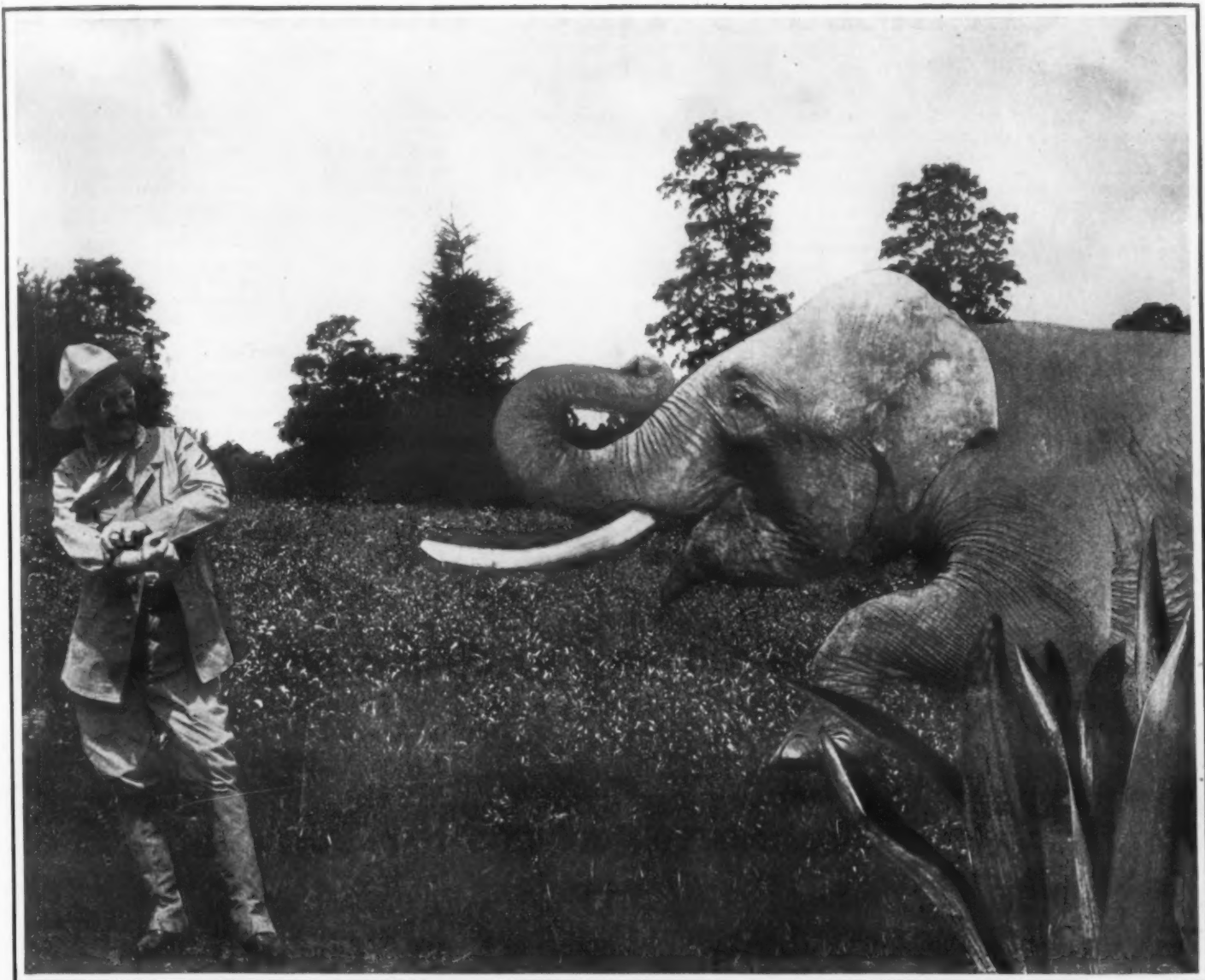
GETTING A BEAD ON BIG GAME IN THE

Most Famous Hunter of Big Game

ADVANCE PHOTOGRAPHS, "TAKEN ON THE SPOT," OF PRESIDENT ROOSEVELT'S HUNTING FEATS IN HIS COMING



REAL MONARCH OF THE JUNGLE.



BEGINNING OF THE MOST PECULIAR BOXING BOUT ON RECORD.



ON BIG GAME IN THE AFRICAN WILDS.



SHUDDERING LION FACING DEATH FROM A MERE REVOLVER.

Big Game That Ever Invaded Africa.

ON HIS COMING TRIP THROUGH THE DARK CONTINENT.—Photographs by A. B. Phelan. Copyright, 1908, by Judge Co., New York.

Champlain's Three Hundred Years

By Charles M. Harvey



THE PRINCE OF WALES,
Who is to take a prominent part
in the Quebec tercentenary
celebration.
Russell & Son.

THREE nations have an interest in the three hundredth anniversary of the landing of Samuel de Champlain at Quebec, the celebration of which, at that city, began on July 20th, 1908, and will continue through the remainder of the month. And three are participating in it. These are England, France, and the United States. The settlement which Champlain planted in that ancient capital of Canada in July, 1608, was the first permanent colony of the French race ever established on this continent. Except for a short interval, France controlled Canada until 1763. At that time, at the close of the French and Indian War, which was the

American extension of Europe's and Asia's Seven Years' War, France handed Canada over to England, which has retained it ever since. Champlain and his colony touched United States history closely. In 1609 he discovered the lake in the State of New York which bears his name. He was the first white man who ever set foot in the State. Recently Governor Hughes, of New York, signed bills appointing a commission to plan a public celebration, in July, 1909, of the tri-centenary of Champlain's appearance at the lake, and in arranging for the celebration the commission is to co-operate with similar representatives of the United States and Canadian governments and of the State of Vermont.

Through the activity of Marquette, La Salle, Iberville, Bienville, and others of its explorers and empire

builders, France's colony of Canada eventually spread over into the Mississippi valley. New Orleans, a French city in its origin, became the capital of that part of France's territory which stretched from the Alleghenies to the Rocky Mountains, and which is now one of the richest portions of the United States. As Green well said in his history of England, with the victory of the British commander Wolfe over the French chieftain Montcalm on the Plains of Abraham, at Quebec, in 1759, began the history of the United States. That was the turning point in the French and Indian War, in which Britain's thirteen colonies fought on the British side. After a few more British victories the French got out of Canada and the Mississippi valley, leaving this region to the English-speaking people.

With the removal of French pressure here, however, the troubles began between the colonies and England which brought Lexington, Bunker Hill, and the rest of the fights onward to Yorktown, and the recognition of American independence by George III. When France got out of the Mississippi valley in 1763 it ceded all the territory east of the big river to England, and that portion came to us as a result of our war of independence, in which France was our ally. That part of the French territory which was west of the Mississippi France gave to Spain in 1763, and Spain ceded it back to France in 1800. Bonaparte handed that territory, which we called the Louisiana province, over to Jefferson in 1803, and we celebrated the centennial of the transfer by the world's fair at St. Louis.

It is a United States as well as a British and French festival which will be celebrated at Quebec in the last eleven days of July. While England naturally takes the leading part in the observances, France and the United States have sent warships there, and prominent personages as well as organizations from both countries will take part in the proceedings. The British royal house will be personated at Quebec by the Prince of Wales. Officially or unofficially, the United States government will have representatives there. Great historical pageants will pass through the streets, in which the big personages and events

of the old days will be made to live anew. The battle on the Plains of Abraham, which took Canada away from France and gave it to England, will be the culminating feature of the celebration.

Anniversary observances of history-making events are educational, and also tend to promote peace between the nations. England was prominently represented in Philadelphia in 1876 in the celebration commemorating the hundredth anniversary of the separation of the thirteen colonies from England. At the Columbian exposition in Chicago in 1893 Spain, which sent Columbus on his voyage of discovery, took a leading part. France in 1904 was conspicuous in St. Louis in the Louisiana annexation exercises. In 1907 England assisted the United States in celebrating the Jamestown tri-centenary, which marked the establishment of the first permanent colony of English-speaking people ever planted on the American continent. Quebec in 1908 will ratify that Franco-British entente which Edward VII., the world's great peacemaker, brought about. In 1909 France and England will join with the governments of the United States and of Canada, and with the State of New York, in the tri-centennial exercises at Lake Champlain. If there be any historic imagination among the men who will be at the head of our government in 1915 or 1916, when the Panama Canal is completed, Spain will have the place of honor in the festivities, and the United States will erect a monument to Balboa, in a prominent spot on Balboa's isthmus, to call the nation's attention to the great days when Spain was a path-blazer for all of them on all the world's seas.

A Novel Surgical Dressing.

COMMON anthracite coal ash is recommended by an English medical journal as a surgical dressing in cases where frequent changes are necessary. It is easily obtainable, and while not antiseptic, it is aseptic. Its preparation simply requires the sifting of fresh coal ashes through a flour sieve. Put on a well-washed cloth, folded over to make a poultice, it is especially well adapted for use in cases of wounds from which pus flows in large quantities.



ATTRACTIVE FLOAT IN THE W. C. T. U. PROCESSION AT NASHVILLE, IN FAVOR OF CARMACK, THAT APPEALED TO CIVIL WAR VETERANS.—H. W. Wiles.



A PROFUSION OF TEMPERANCE BANNERS BORNE BY RIDERS AND WALKERS IN THE PROHIBITION PARADE AT NASHVILLE.—Wiles.



W. C. T. U. LADIES AT MEMPHIS SERVING LUNCH IN THE INTEREST OF CARMACK.—E. E. Houk.



PATTERSON GLEE CLUB AT MEMPHIS SINGING ON A STREET CORNER IN BEHALF OF THEIR CANDIDATE.—Houk.

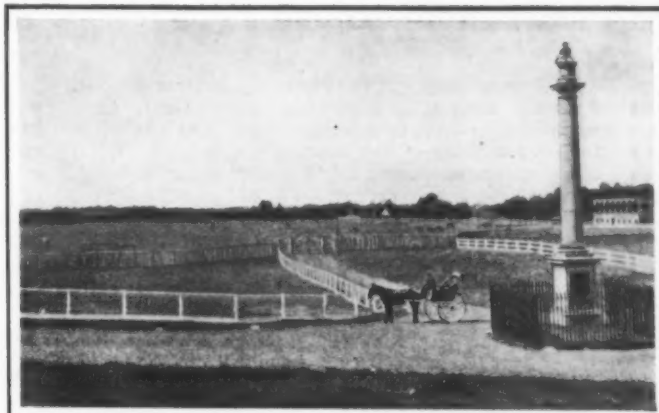
CURIOUS INCIDENTS OF A POLITICAL CAMPAIGN IN TENNESSEE.

FEATURES OF THE FIGHT FOR THE GOVERNORSHIP IN WHICH EX-UNITED STATES SENATOR E. W. CARMACK, AN ADVOCATE OF PROHIBITION, WAS BEATEN BY GOVERNOR M. P. PATTERSON.

Historic and Modern Features of Ancient Quebec



SAMUEL DE CHAMPLAIN, THE FAMOUS FRENCH EXPLORER, WHO FOUNDED QUEBEC IN 1608.



PLAINS OF ABRAHAM, WHERE BOTH WOLFE AND MONTCALM FELL IN THE BATTLE OF SEPTEMBER 18TH, 1759, IN WHICH THE ENGLISH DEFEATED THE FRENCH, ENDING FRENCH SUPREMACY IN CANADA.



MARQUIS DE MONTCALM, THE FRENCH GENERAL WHO WAS DEFEATED BY WOLFE IN 1759.



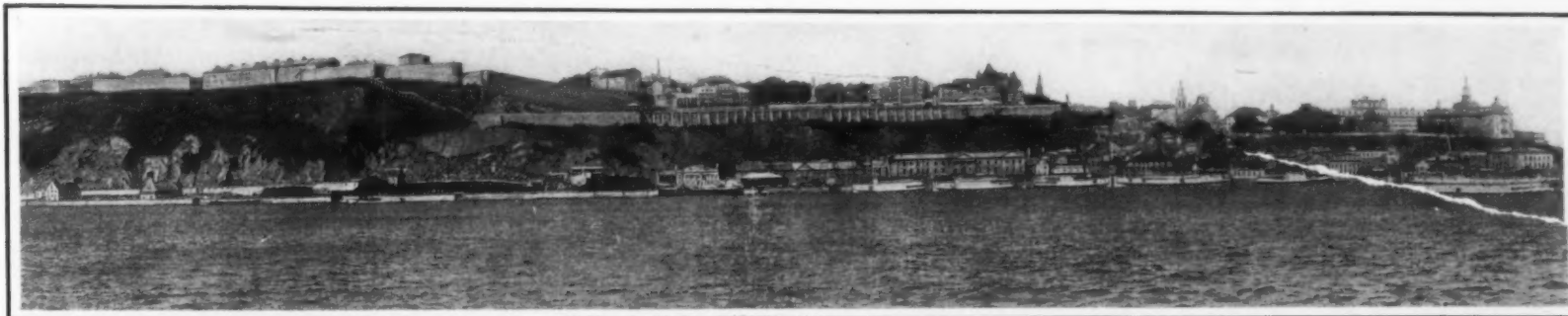
PROVINCIAL PARLIAMENT BUILDING AT QUEBEC, ONE OF THE FINEST STRUCTURES IN CANADA—THE BUILDING IS A PERFECT SQUARE, THREE HUNDRED FEET ON EACH SIDE



BEST PORTRAIT IN EXISTENCE OF GENERAL WOLFE, THE CONQUEROR OF QUEBEC.



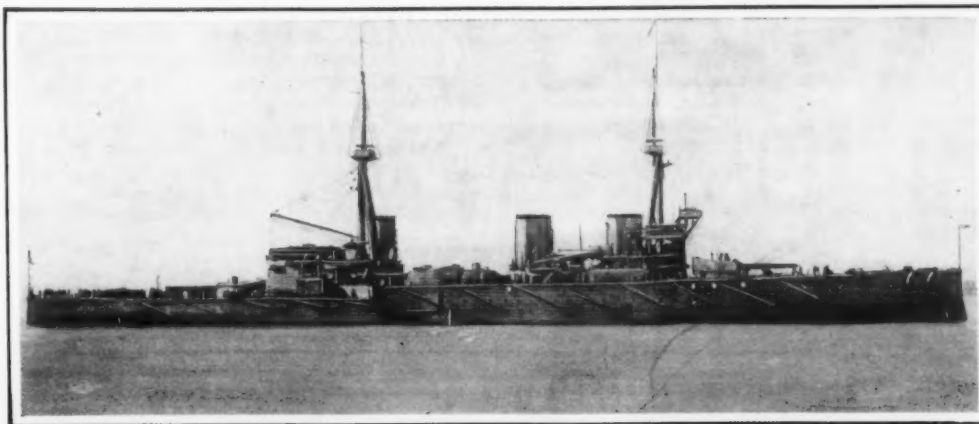
SOUS LE CAP STREET, ONE OF THE OLDEST AND QUAINTEST THOROUGHFARES IN QUEBEC.



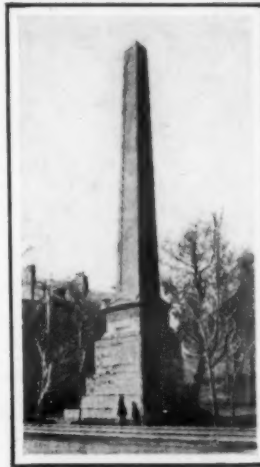
A PANORAMA OF QUEBEC, TAKEN FROM THE RIGHT BANK OF THE ST. LAWRENCE, ON WHOSE WATERS THREE GREAT FLEETS WILL RIDE DURING THE CELEBRATION.



MONUMENT TO CHAMPLAIN ERECTED ON THE EAST END OF THE DUFFERIN TERRACE.



THE BRITISH WARSHIP WHICH IS BRINGING THE PRINCE OF WALES TO CANADA—THE "INDOMITABLE," THE FASTEST AND MOST POWERFUL CRUISER AFLOAT, THE DESIGNS OF WHICH HAVE BEEN KEPT A SECRET.



THE WOLFE AND MONTCALM MONUMENT, ERECTED IN GOVERNOR'S GARDEN, QUEBEC.



MONTCALM HOTEL, HEADQUARTERS OF GENERAL MONTCALM BEFORE THE BATTLE IN WHICH HE LOST HIS LIFE.



THE FRENCH CATHEDRAL, A WONDERFUL MEDIEVAL EDIFICE WHOSE CONSTRUCTION WAS COMMENCED IN 1647.



WHERE MONTGOMERY FELL—SIGN-BOARD SHOWING WHERE THE BRAVE AMERICAN GENERAL WAS FATALLY SHOT IN THE NIGHT ATTACK ON QUEBEC, DECEMBER 1ST, 1775.

See opposite page.

Engaging Indian Actors and How the Shows Secure Them

By Harriet Quimby

"PUBLIC interest in the Indian never lags. Savage or civilized, he is always picturesque and always mysterious," said William McCune, an Indian theatrical manager, who for twenty years has been closely identified with the Sioux tribe of the Pine Ridge reservation in South Dakota, and probably knows more about Indians in general than any other white man in this country. When Colonel Cody ("Buffalo Bill") organized his Wild West show in 1883 and began touring the country with Indians and cowboys, illustrating phases of life in the West, Mr. McCune was given charge of the Indian portion of the company. Since that time every season he has engaged from one to two hundred Indians, who are taken from the reservation to become actors, and his personal experiences with the red man as a matinee hero are of more than passing interest.

"Securing Indians for show purposes and keeping them sober and disciplined for a period of three or four months on the road, where temptation of every description, heretofore totally unknown to the children of the plains, surrounds them, is a far more serious undertaking than it appears to those who have not tried it," said Mr. McCune. "Indians are nothing more than children, and they must be watched over with as great care as a mother watches over her growing boy. The organizing of the companies of Indian actors is a problem that must be treated in a manner totally different from that of gathering together a company of whites. Every Indian that is engaged as a member of the company must first give us a clean record of his entire life—a record exempt from crime of any kind—and he must be temperate. In addition to this the natural disposition of the applicant is considered, and those who have given the slightest evidence of inherited ugliness of temper against the whites are barred entirely."

"During the winter the 'catto' of the Pine Ridge reservation presents a lively appearance. The news that we have arrived to organize the company for the season spreads like a prairie fire, and before the doors of the little office are fairly open for business the place is besieged with Indian men, women, and children anxious to hand in their applications. The Indian takes enthusiastically to acting. The salary per person is thirty dollars a month and expenses, and the Indian not only enjoys the novelty of traveling, but also he is the constant recipient of admiration and applause, which is just as pleasing to him as it is to the matinee hero of any other color. The privilege of wearing his brightest colors and the joy of painting his face, both of which are now denied to the Indian regularly on the reservation because it tends to check the progress toward civilization, and the good food, no work, and fun all of the time, appeal forcibly to the Indian as being the ideal state of existence. Nearly always the Indian and his squaw and sometimes his papooses are engaged together and the family enjoys a unique outing with what is to them a princely income. When the applications of the Indians come in, the desirable types are noted and an investigator is sent out to prove the truth of the records handed in with their applications."

"General excitement obtains on the reservation from the time of engagement until the departure, when Indians come from miles around and gather at the station to speed the departing company. When the special train steams out it is filled to the last inch with Indians who have crowded on to 'go a piece with their friends.' Often they will ride a hundred miles or so before they are willing to get off, although they

jured and those who simply dropped all connection with us. The news of the accident had gone to the reservation ahead of us, and eighty miles from the station a body of Indians met the train, and to my great surprise and relief they were peaceable and apparently understood my position. I afterward learned that Red Cloud, the chief, now 103 years old, had explained to his people, and their spirit of vengeance had gone, leaving only grief. When we reached the reservation an Indian—an educated one—was bent on killing me, but he was discovered in time and taken away until I had had time to reorganize and leave for Chicago again. He was afterward tried for some crime and taken to jail, where he died after a few months of confinement. Indians never live more than a year in confinement and seldom do they survive a year. Before or since that time I cannot remember ever having had an enemy among the Indians."

"During the first years of our engagements we had so much trouble with our Indians that to discipline them we organized a police force in the company, and to every ten Indians an Indian policeman was given charge and held responsible for the behavior of 'his precinct'. Besides the honor of the position, the amount added to the salary proved a reward worth working for, and the petty annoyances soon ceased and are now almost unknown. A fine of several dollars makes a large hole in the thirty dollars a month salary, and the Indian finds it comparatively easy to behave when he finds that it costs him money to do otherwise. After the third fine has been imposed and the Indian shows no sign of reforming, he is sent back to the reservation in disgrace. But after all the Indian is no worse than his pale-face brother who has to leave the stage for similar reasons."

During the season on the road the Indians eat everything that is provided for them except ham, which they do not like at all. They have a preference for boiled beef. Tea and coffee are relished by all of them and sweets are much in demand. Although the Indians continue to hold their dances every two weeks, and to celebrate their annual dog feast, and to observe numberless other Indian customs, especially those connected with births, marriages, and deaths, the majority of them strongly profess belief in the Christian faith. About seventy-five per cent. of the Pine Ridge reservation Indians are Catholics, having been converted by the Catholic missions on the reservation. The remainder belong to the Episcopal Church.

A stranger melody was never heard than a hymn of the Episcopal Church sung or chanted in their native tongue by a band of Indians. There are several Indian preachers traveling with the Wild West show and services are held regularly and hymns are sung, but when real trouble overtakes any member of the company all revert back to their Indian faith so quickly that there is some foundation for the belief, often expressed by observers, that although the Indian may be educated in one generation, he cannot be Christianized in that time.



INDIANS LEAVING PINE RIDGE RESERVATION TO JOIN COLONEL CODY'S WILD WEST SHOW.

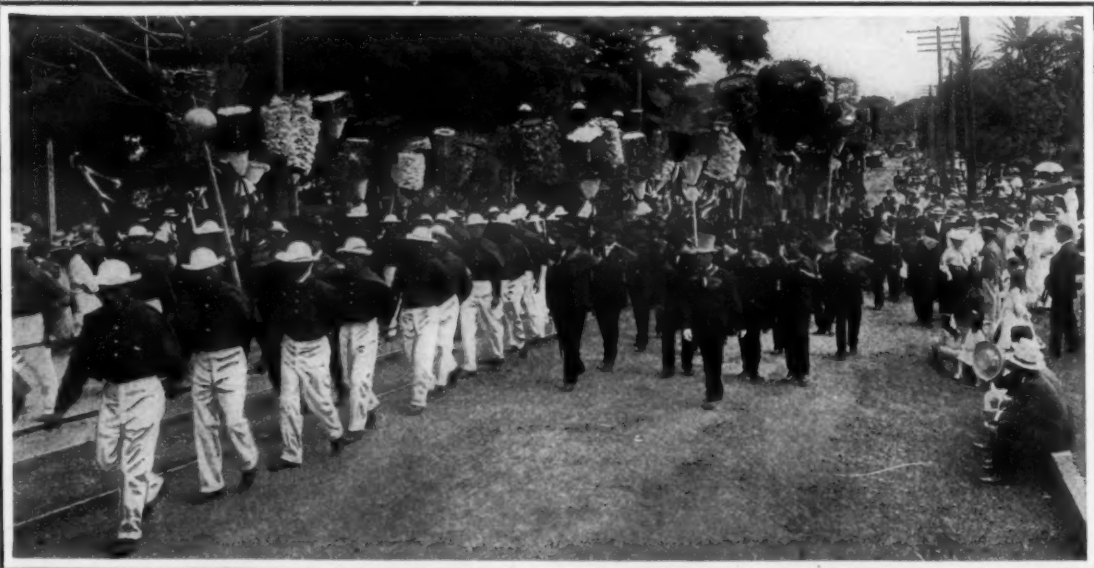
know that their only means of again reaching the reservation is to walk. When the season is closed and the train is homeward bound the Indians walk eighty or a hundred miles to meet it, and the engineer is obliged to stop all along the road to take on the footsore passengers.

"One of the most exciting homecomings I ever experienced was in 1904, after a train wreck in which several of our Indians were killed. The new company had just been organized and we were running into Chicago to play the first engagement, when, a few miles out of the city, our train collided with another and both piled up. They say the Indian is stoical in times of danger, and he may be when the danger is something that he can understand, but on this trip we had a number of new recruits who had never before been off the reservation, and never has it been my experience to witness such a pandemonium as reigned among them! They were as excitable as Italians and were not only frightened, but indignant. They declared that they would have nothing more to do with the show; that they were going home, and they were going to walk there. In the mind of every Indian I was responsible for the accident. Matters looked pretty ugly for me for a time, and but for the friendship of the presiding chief I don't know where it would have ended. He had a faint idea that I was not responsible for the wreck, and by talking to his charges he convinced them that I wanted to do the right thing. They were more complacent, but still were determined to walk home, and only by the most persuasive arguments and substantial inducements were they willing to try the devil wagon again."

"The injured Indians were taken to the hospital, but what to do with the three dead ones was a problem. I was for taking them back to their relatives, but was warned that my appearance on the reservation meant certain death to me and would probably result in an uprising against all the whites in the vicinity. But it was the right thing to do and I decided to risk it. Besides, we had to have some more Indians to fill the vacancies made by the dead and in-



OKLAHOMA'S SIGN OF STATEHOOD. WOMEN AT GUTHRIE RAISING THE NEW AMERICAN FLAG WITH ITS FORTY SIX STARS—GOVERNOR HASKELL. MADE AN ADDRESS.—F. S. Barde.



A STRANGE FUNERAL IN HONOLULU. REMAINS OF PRINCE DAVID KAWANAKOHA ON A CATAPALQUE DRAWN TO THE MAUSOLEUM BY THREE HUNDRED RETAINERS IN YELLOW CAPES, AND BEARING INSIGNIA OF HAWAIIAN ROYALTY. R. W. Perkins.

Snapshots of Indian Actors While on the Road



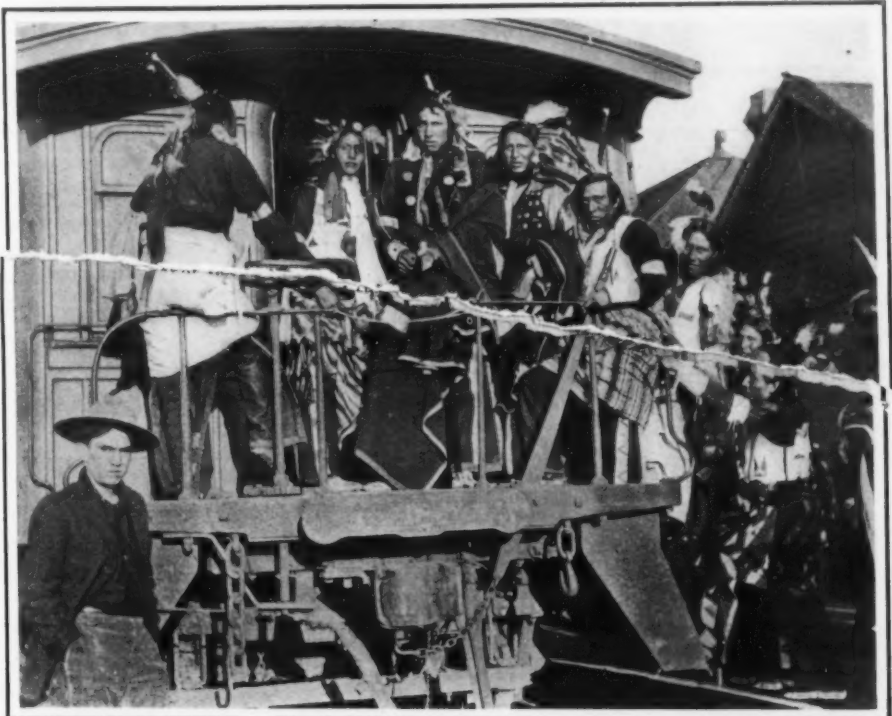
INDIAN ACTORS VISITING CENTRAL PARK WITH MR. McCUNE AS A GUIDE.



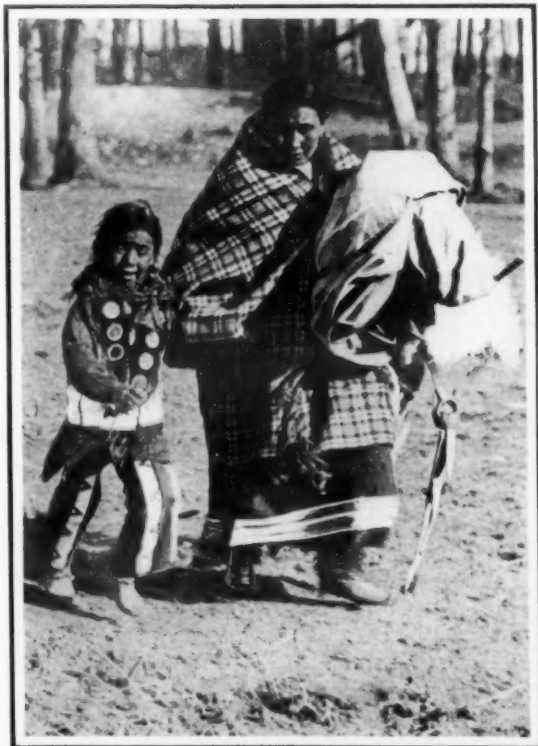
A LITTLE REDSKIN IMITATING A TRICK OF HIS PALE-FACED BROTHER.



JUVENILE INDIANS WHO TAKE NATURALLY TO THE STAGE.



LEAVING THE RESERVATION ON A LONG JOURNEY TO THE HUNTING GROUNDS OF THEIR ANCESTORS.



MRS. FLYING HAWK AND HER LITTLE SON, TWO OF THE BEST ACTORS IN BUFFALO BILL'S SHOW.



A GROUP OF INDIAN ACTORS WAITING ON A CHILLY MORNING FOR THE SHOW TENTS TO BE RAISED.

See page 88.

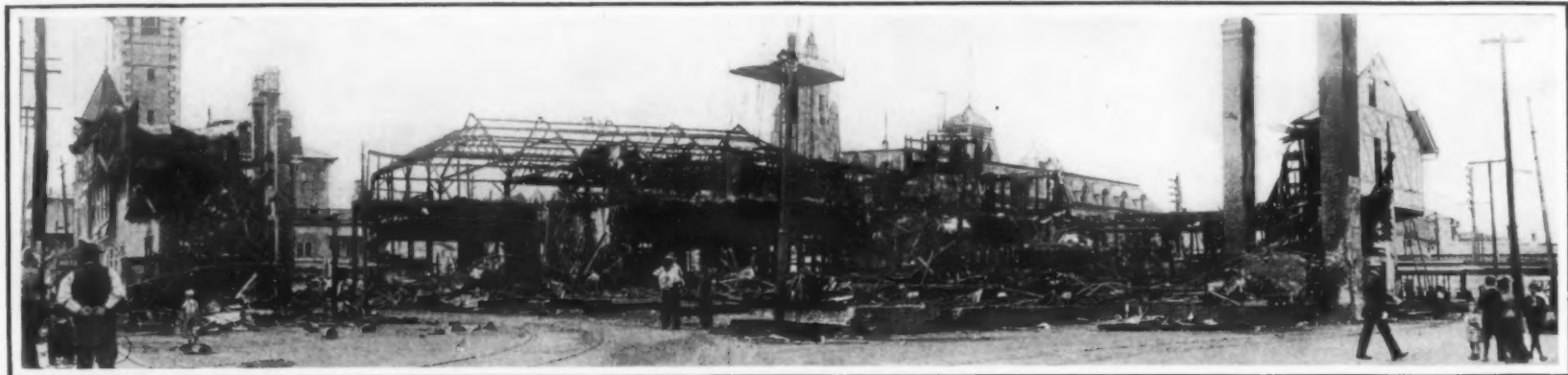


AN INDIAN POLICEMAN WHO KEEPS THE BRAVES FROM FIRE-WATER WHILE THE COMPANY IS ON THE ROAD.

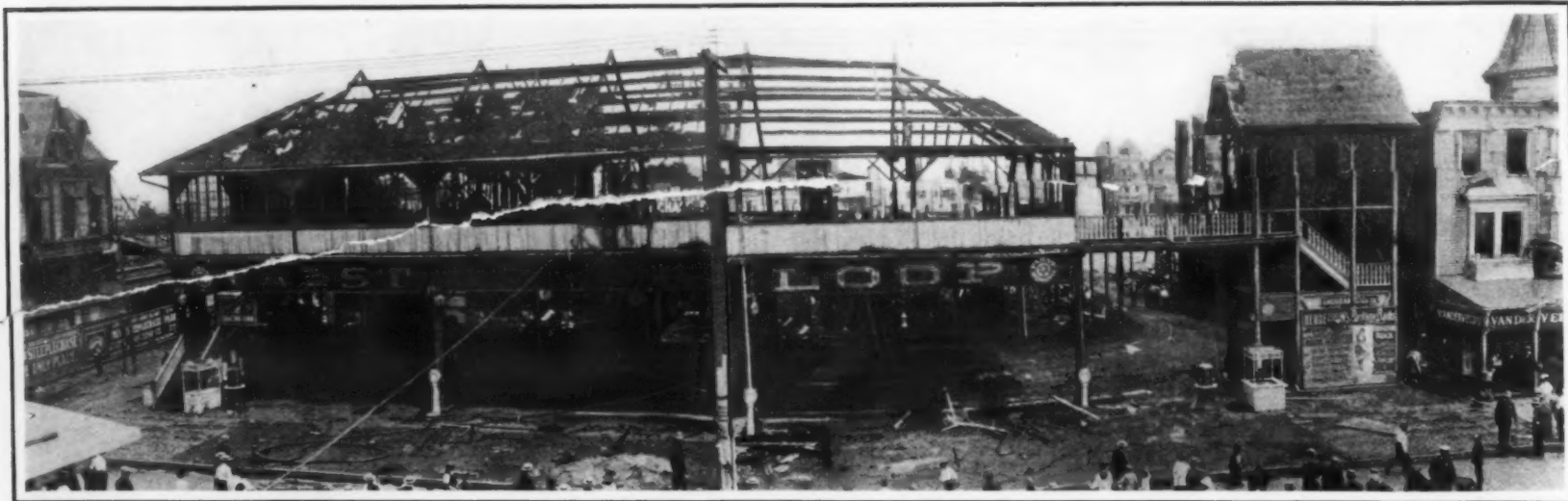
Two Noted Summer Resorts Ravaged by Flames on the Same Day



A \$200,000 FIRE AT COLLEGE POINT, N. Y.—RUINS OF A BLOCK AND A HALF OF SUMMER HOTELS, DANCING AND DINING PAVILIONS, BATHING- AND BOATING-HOUSES.—Paul Schumm.



CONEY ISLAND SWEEPED BY A \$250,000 FIRE—RUINS OF PABST HOTEL (AT LEFT) AND OF VANDERVEER'S HOTEL (AT RIGHT)—MANY OF THE GUESTS HAD NARROW ESCAPES.—H. D. Blauvelt.



THE BROOKLYN RAPID TRANSIT TERMINAL AT CONEY ISLAND, WHICH, WITH SEVERAL OTHER BUILDINGS, WAS DESTROYED BY THE FLAMES.—Blauvelt.

The Railroads' Dividend to Labor.

TO THE layman the annual report of a railroad company is usually simply a mass of dry statistics. Yet, hidden away in columns of figures, one may often find very interesting and even startling facts. The annual report of the Pennsylvania Railroad for 1907 shows that the total earnings of the lines east of Pittsburgh exceeded those of 1906 by \$20,000,000. Of this amount, \$13,000,000 went to a larger pay-roll. Of the \$10,000,000 increase on the Western lines, \$6,500,000 went to employes. In other words, \$19,500,000 of the \$30,000,000 increase in earnings went to an increased pay-roll. In 1907 the Pennsylvania paid to its stockholders the largest dividend in its history—\$22,002,372. Yet—and here is a most interesting fact—this large amount is but \$2,500,000 more than the increase in wages paid to the railroad employes last year. Twice within the past six years this railroad has raised the wages of employes who receive less than \$200 per month ten per cent. Hence the rate of wages paid January 1st, 1907, is twenty per cent. higher than that of January 1st, 1902. These facts show conclusively that, no matter how loud may be the shouts of demagogues to the contrary, labor as well as capital shares fully in railroad dividends.

Beautiful Skin,

SOFT WHITE HANDS, AND LUXURIANT HAIR PRESERVED BY CUTICURA SOAP, THE WORLD'S FAVORITE.

Assisted by Cuticura Ointment, the great Skin Cure. For preserving, purifying, and beautifying the skin, for cleansing the scalp of crusts, scales, and dandruff, and stopping falling hair, for softening, whitening, and soothing red, rough, and sore hands, for baby rashes, itchings, and chafings, for annoying irritations, and many sanative and antiseptic purposes which readily suggest themselves to mothers, as well as for all the purposes of the toilet, bath, and nursery, Cuticura Soap and Cuticura Ointment are of inestimable value.

A Leading Banker of the Empire State.

THE RECENT announcement of the elevation of George C. Van Tuyl, Jr., to the presidency of the Albany Trust Company gives great satisfaction to Albanians. Mr. Horace G. Young, once vice-president of the Delaware and Hudson Company, has been at the head of that solid and progressive bank for several years, but now retires to give more of his valuable time to large personal interests. Mr. Young, however, becomes chairman of the board of directors, a newly created office. Heretofore Mr. Van Tuyl has acted as vice-president and treasurer, and has been virtually head of the institution, owing to the absence of Mr. Young.



GEORGE C. VAN TUYL, JR.
President of the Albany Trust Company.

Mr. Van Tuyl was born in Albany in 1872 and educated in its public and high schools. He first entered the banking business as a messenger in the National Exchange Bank and was made its teller in 1892. He left the Exchange Bank to become secretary and treasurer of the Albany Trust Company in 1900, and was promoted to its vice-presidency in 1906. He is now a director of the Albany Trust Company, First National Bank, Mutual Fire Insurance Company, Niagara Falls Trust Company, and the Albany Exchange Savings Bank. Mr. Van Tuyl is unquestionably as popular as any man who could be named in the capital city. He is likewise one of the brainiest men in banking circles there. That he will continue to make his mark is obvious to all well-informed persons.

When the exactions of business are relaxed, Mr. Van Tuyl plunges just as deeply into healthy, rational recreation—a prerequisite in these days of all-absorbing business requirements. He is a member of the Country, Albany Yacht, Fort Orange, Press, and Albany clubs. He is also a member of the Mohawk Golf Club, at Schenectady, and he is no novice in the game. Altogether Mr. Van Tuyl is one of the remarkable men in Albany, and his name is heard continually. "An old head on young shoulders" aptly applies to the new president of the Albany Trust Company. Mr. Van Tuyl is known well to bank officers clear across the United States. He has attended many conventions of financial men, and in turn welcomed at Albany visiting bankers from all sections. This has contributed much already to the advantage of the bank and his own prestige.

The Right Way to Clean House.

THERE is a lot of good common sense in the following words of a specialist of lung and throat diseases: "House-cleaning should be done to stir up as little dust as possible. Damp cloths, instead of feather dusters, should be used, and in this way avoid stirring up the dust—always from the street—so full of pneumonia germs. Get lots of fresh air into the lungs. Germs will die in an hour if exposed to fresh air and sunlight."

Relieves Nervous Disorders.

HORSFORD'S ACID PHOSPHATE.

An ideal nerve tonic in all forms of nervous diseases. Perfects digestion and restores the appetite.

GREAT BEAR SPRING WATER. "Its purity has made it famous." For home and office.

A Perfect Milk Supply

should bear a guaranty of purity. The name "Borden" guarantees purity in milk products. Borden's Peerless Brand Evaporated Milk (unsweetened) is prepared where cleanliness and purity reign supreme. Use it in all recipes calling for milk or cream.

The World's Tallest Buildings, Noted Skyscrapers in New York



THE FLATIRON BUILDING, CORNER OF BROADWAY, FIFTH AVENUE AND TWENTY-THIRD STREET. TWENTY STORIES, HEIGHT 286 FEET.



PULITZER BUILDING, HOME OF THE NEW YORK "WORLD," PARK ROW, TWENTY-TWO STORIES, HEIGHT 375 FEET.



AMERICAN SURETY COMPANY BUILDING, ON LOWER BROADWAY, TWENTY-THREE STORIES, HEIGHT 306 FEET.



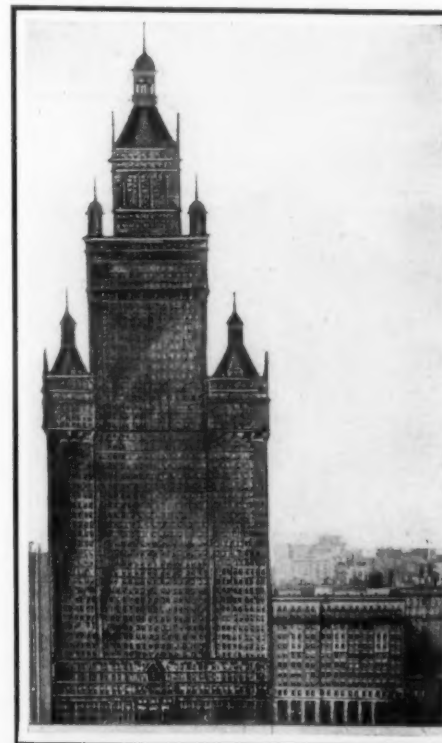
SINGER BUILDING, CORNER BROADWAY AND LIBERTY STREET, FORTY-ONE STORIES, HEIGHT 612 FEET.

The Eight Tallest Buildings in the World.

MANHATTAN ISLAND is so narrow that the steadily increasing demand for business offices in New York has been met by making the buildings taller instead of broader. On sites that once accommodated structures of slight altitude now tower buildings of great height. In no other city of the world are there so many skyscrapers, and these architectural colossi have been getting more numerous in New York of late years. Amid the hundreds of business edifices in the metropolis that would seem stupendous in any other part of the world there are seven which are exceptionally lofty, while an eighth has been designed which, when constructed, will be the latest building entitled to be called the highest in the world. That honor is at present held by the Metropolitan Tower, which has forty-six stories and is 657 feet high. Next to this comes the Singer building, which has forty-one stories and is 612 feet in height, while the others are as follows: Times building, twenty-eight stories, 419 feet; Park Row building, twenty-nine stories, 382 feet; Pulitzer building, twenty-two stories, 375 feet; American Surety building, twenty-three stories, 306 feet; Flatiron building, twenty stories, 286 feet. The projected new building is to be erected by the Equitable Life Assurance Society and it is to be of sixty-two stories with a height of 909 feet. It will be reared on the site of the present Equitable building and will cover the block bounded by Broadway, Nassau, Pine, and Cedar streets. The facades will be of brick and granite with terra cotta trimmings. The design presents bays set between great Corinthian and Doric pilasters, with clustered columns at the corners. The building will be handsome and imposing, will cost \$10,000,000, and will furnish quarters for a small army of workers.



PARK ROW BUILDING, ON PARK ROW, TWENTY-NINE STORIES, HEIGHT 382 FEET.



EQUITABLE BUILDING, TO BE ERRECTED ON BROADWAY, BETWEEN PINE AND CEDAR STREETS, SIXTY-TWO STORIES, HEIGHT 909 FEET.



TIMES BUILDING, HOME OF THE NEW YORK "TIMES," CORNER BROADWAY, SEVENTH AVENUE AND FORTY-SECOND STREET, TWENTY-EIGHT STORIES, HEIGHT 419 FEET.



METROPOLITAN TOWER, CORNER MADISON AVENUE AND TWENTY-FOURTH STREET, FORTY-SIX STORIES, HEIGHT 657 FEET.

Photographs by H. D. Blauvelt.

"Better Than a Thousand Ordinary Speeches"

THIS little slip, letter-envelope size, as here-with reproduced, issued by Judge Company, comprising some of the special features of recent Judge cartoons, made a great hit at the Republican national convention at Chicago. The Hon. C. F. Brooker, the Republican national committeeman from Connecticut, said, "This slip is better than a thousand ordinary speeches in the approaching campaign." Governor Fort, of New Jersey; the Hon. Michael de Young, of San Francisco; Mr. Frank H. Hitchcock, the leader of the Taft forces; and Mr. Taft's brother were among those at the Chicago convention who passed the slip around

You are a pretty good citizen

IF

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You Are on the Square;
And If You Read JUDGE.

Copyright, 1908, by Judge Co., N. Y.

You Don't Monkey with the Buzz-saw;

LOOK AT THE DOUGHNUT

THE HOLE

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You Look at the Doughnut and Not at the Hole;

A SQUARE DEAL FOR CAPITAL MEANS A SQUARE MEAL FOR LABOR.

CAPITAL

LABOR

Copyright, 1908, by Judge Co., N. Y.

Keep your eye on the paper that filled the dinner pail in '96

to their friends with words of commendation. This little slip will play an important part in the approaching presidential campaign. It should be in the hands of every voter and posted conspicuously in the vicinity of every polling place. It contains the gist of the Republican national platform, and, as Mr. Brooker said, is a campaign speech in itself. A number of business houses are sending these slips out in their letters to customers, and are uniformly hearing words of approval. It is time for a campaign of education, and the Judge slip presents the argument for a Roosevelt "square deal" in a concise and graphic form.

Recent Deaths of Noted Persons.

JONAS LIE, the Norwegian poet and novelist, at Christiania, Norway, July 5th, aged 75.

"Jock" Fleming, adventurous pilot, who took the Confederate cruiser *Tallahassee* out of Halifax, N. S., harbor in 1864, eluding the Union fleet, at Ketch Harbor, N. S., July 11th, aged 98.

Rev. John Harris Knowles, formerly canon of the Protestant Episcopal Cathedral in Chicago, and an author, at New York, July 7th, aged 76.

John C. Curry, famous driver of trotting horses, at Kansas City, Mo., July 7th, aged 52.

Mrs. Phoebe Palmer Knapp, of Brooklyn, N. Y., well known as a musician, philanthropist, writer of hymns, and hostess to famous people, at Poland Springs, Me., July 10th, aged 75.

Alexander H. Laidlaw, Jr., playwright and author, at New York, July 11th, aged 39.

Rt. Rev. Albert A. Curtis, former Roman Catholic bishop of Wilmington, Del., and vicar-general of Baltimore, at Baltimore, July 11th, aged 75.

General Erasmus Blakslee, soldier, minister, author, and editor, and prominent in Sunday-school work, at Brookline, Mass., July 12th, aged 69.

Duchess Johann Albrecht, wife of the regent of the Duchy of Brunswick and a cousin of King Edward, at Wiligrad, Germany, July 10th, aged 54.



A FINE GIFT TO A NAVAL VESSEL.
SILVER PUNCH-BOWL SET PRESENTED TO THE AMERICAN BATTLESHIP "NORTH CAROLINA" BY THE PEOPLE OF THAT STATE.—Isabel B. Busbee.

Judge Charles A. Bishop, chief justice of the Iowa Supreme Court, at Waterloo, Ia., July 9th, aged 54.

Williamson W. Horn, known in the show world as the "Calliope King," at Nashville, Tenn., July 10th, aged 57.

The Nation Spends Train-loads of Cash.

CONGRESS at its recent session made appropriations aggregating over \$1,000,000,000. Representative Hamlin, of Missouri, has made a striking statement, showing the vastness of this amount of money. Mr. Hamlin was informed at the treasury that thirteen twenty-dollar gold pieces weigh a little less than one pound, and that a ton of the metal is worth \$540,000. Taking these figures as a basis, Congress, during the past session, authorized the expenditure of 1,851 tons of gold. If this were loaded in wagons, one ton to a load, and the vehicles were placed seven and a half yards apart, the procession would be seven and a half miles long. The gold would fill ninety-two and a half freight cars, each carrying twenty tons, making five train-loads. If it were packed on the backs of men, each carrying one hundred and fifty pounds, it would take more than twenty-four thousand men to carry it, or several hundred more than the number of voters who cast their ballots for Speaker Cannon at the last congressional election.



OVERHEATED NEW YORK'S COOLEST BREATHING-SPOT.

RECORD-BREAKING CROWD FROM THE GREAT CITY ASSEMBLED ON THE BREEZY BEACH AT CONEY ISLAND DURING THE LATEST HOT WAVE.—H. D. Blauvelt.



A HOST OF RELIGIOUS WORKERS FROM MANY LANDS.

GROUP PICTURE OF A LARGE NUMBER OF THE DELEGATES TO THE INTERNATIONAL SUNDAY-SCHOOL CONVENTION HELD AT LOUISVILLE, KY.—Royal Photo Co.

Jasper's Hints to Money-makers

[NOTICE.—Subscribers to LESLIE'S WEEKLY at the home office, 225 Fifth Avenue, New York, at the full subscription rates, namely, five dollars per annum, or \$2.50 for six months, are placed on what is known as "Jasper's Preferred List," entitling them to the early delivery of their papers and to answers in this column to inquiries on financial questions having relevancy to Wall Street, and, in emergencies, to answer by mail or telegraph. Preferred subscribers must remit directly to the office of Judge Company, in New York, and not through any subscription agency. No additional charge is made for answering questions, and all communications are treated confidentially. A two-cent postage stamp should always be inclosed, as sometimes a personal reply is necessary. All inquiries should be addressed to Financial Editor, LESLIE'S WEEKLY, 225 Fifth Avenue, New York. Mining inquiries should be addressed to Editor Mining Department, LESLIE'S WEEKLY.]

A NUMBER of the readers of this department have asked if the panic through which we have just passed differed from others which have visited the country. Every panic within my recollection has had a different operating cause and a different duration, but all have had the same conclusion. Invariably periods of depression have ultimately been followed in the natural order of things by periods of renewed prosperity. A patient who does not recover dies as a matter of course. In no other country in the world is recovery from a business depression more quickly brought about than in the United States. This is because we are such enormous producers of natural wealth, for which we find a market throughout the world.

It is easy to understand that if our crops, for instance, are valued in the aggregate at something like \$8,000,000,000, and if we are able to sell our surplus readily and at a good profit to other nations, we are bringing in and adding to our own accumulations a great volume of the wealth of other peoples. This wealth as it flows in upon us is distributed among our producers and they distribute it, by purchasing the necessities and luxuries of life from our great mercantile establishments, which in turn support the productive industries of our country.

Dropped Coffee.

DOCTOR GAINS 20 POUNDS ON POSTUM.

A physician of Washington, D. C., says of his coffee experience:

"For years I suffered with periodical headaches which grew more frequent until they became almost constant. So severe were they that sometimes I was almost frantic. I was sallow, constipated, irritable, sleepless; my memory was poor, I trembled and my thoughts were often confused.

"My wife, in her wisdom, believed coffee was responsible for these ills and urged me to drop it. I tried many times to do so, but was its slave.

"Finally wife bought a package of Postum and persuaded me to try it, but she made it same as ordinary coffee and I was disgusted with the taste. (I make this emphatic because I fear many others have had the same experience.) She was distressed at her failure and we carefully read the directions, made it right, boiled it full fifteen minutes after boiling commenced, and with good cream and sugar, I liked it—it invigorated and seemed to nourish me.

"That was about a year ago. Now I have no headaches, am not sallow, sleeplessness and irritability are gone, my brain clear and my hand steady. I have gained twenty pounds and feel I am a new man.

"I do not hesitate to give Postum due credit. Of course dropping coffee was the main thing, but I had dropped it before, using chocolate, cocoa and other things to no purpose.

"Postum not only seemed to act as an invigorant, but as an article of nourishment, giving me the needed phosphates and albumens. This is no imaginary tale. It can be substantiated by my wife and her sister, who both changed to Postum and are hearty women of about seventy.

"I write this for the information and encouragement of others, and with a feeling of gratitude to the inventor of Postum."

Name given by Postum Co., Battle Creek, Mich. Read "The Road to Wellville," in packages. "There's a Reason."

Ever read the above letter? A new one appears from time to time. They are genuine, true, and full of human interest.

It may be asked why it was possible, in view of this great natural wealth and the singular advantages it bestows upon us, for us ever to have had a panic. It must be borne in mind that the underlying cause of a panic is a withdrawal of confidence. It takes only a short memory to go back to the depression of 1893, which was caused largely by the distrust of our foreign creditors, who realized that our currency was on a very unsubstantial basis, and that behind our enormous issue of legal-tender greenbacks and our heavy purchases of bullion, to satisfy the silver producers, we held a very limited reserve of gold. I have often referred to the fact that capital is very timid, and just as soon as the condition of our finances, at the beginning of President Cleveland's term, was disclosed, our foreign creditors began to take up their loans in this country, and Mr. Cleveland was compelled, in the face of bitter opposition from his own party, to repeal the Sherman silver act, with the help of the sound-money men in Congress, and to strengthen and protect our gold reserves by making an arrangement—then generally condemned and now universally commended—with the despised bankers of New York City.

The same Wall Street crowd, which demagogues are so fond of picturing as Shylocks, that came to the relief of our credit at the request of President Cleveland, in 1893, came to the relief of the distressed business interests of the country at the height of the recent panic last winter. It would seem as if the public would preserve some recollection of the good that the bankers of Wall Street have done in great emergencies, when there was no one else ready, able, and willing to maintain our credit. In this connection I may say that I regard with some anxiety the serious extent of the deficit for the past fiscal year in the United States Treasury. A year ago it showed a surplus of over \$84,000,000, and now a deficit of \$60,000,000! Once more we find confirmation of the statement of Vice-President Brown, of the New York Central Railroad, that an industrial depression is "a common disaster." Even Uncle Sam cannot escape it.

If the authorities at Washington had been a little more clear-headed they would have stopped long enough in their eager pursuit of the railways and industrial corporations to have paid attention to the matter of economy in public administration, and the possibilities of a serious deficit in the nation's income. While one branch of the government was clubbing the railways and the industrial corporations, another was spending the people's money without regard to the deficit in the government's revenue, and the only salvation of the situation was found in the fact that the third co-ordinate branch of the government, the judiciary, was doing its best to maintain the integrity of the Constitution and the equality of all before the law.

It has been said that "history repeats itself," and I ask my readers to make a note of the fact that this great deficit in the Federal treasury may prove a stumbling block to the incoming administration which will take possession of the White House on the fourth of March next. A nation is like an individual. If it spends more than it takes in it must either economize or borrow. Even Uncle Sam might find it more difficult to borrow in a time of panic than he might expect. It was so under President Cleveland in 1893, and as I have said, "history repeats itself." The importance, therefore, of maintaining the confidence of our creditors in every part of the world can be appreciated. Can we retain that confidence if we have an administration bent upon disturbing business conditions, handicapping the railways, levying prodigious fines on corporations for technical offenses, and imperiling the maintenance of vested rights? The importance of the approaching presidential election will be appreciated by those who study the situation in the light of these facts.

Nor must it be forgotten that the strain on some of our great railroad systems and on some of our great corporations, arising from the depression in business and the timidity of investors, will become greater if there should be a gradually increasing fear of the election of a presidential candidate with no

experience in executive affairs, with little knowledge of finances and economics, and with such crude, absurd, and fantastic notions of our currency that he was ready to imperil it a few years ago by flying in the face of all experience and putting it on a free-silver basis.

For myself I believe that the American people can be trusted to do the right thing, and they are rapidly learning the lessons which a panic always teaches. They are beginning to believe in law and order, in moderation, in justice impartially administered, in the rights of capital as well as of labor, and in the motto of *Judge*, which ought to be displayed in every workshop in the country, "A square deal for capital means a square meal for labor."

The hope of the investor lies in the re-establishment of confidence in our credit, in our integrity and in our conservatism as a nation. We cannot trifle with these things without hazard. A presidential campaign year is always an educational period. If the people will listen to reason, if they will profit by experience, if they will discountenance the demagogue, the self-seeker, and the misleader, all will be well, and those who have been purchasers of stocks and bonds of the best character during the panic, having faith in our future and in the abiding common sense of the American people, will have the satisfaction of seeing their confidence justified and, I trust, abundantly rewarded.

E. E. H.: Thank you for the fire-insurance tabulation which shows the risk of investments in fire-insurance stocks, very clearly.

Missouri: If you can prove that only half shares were purchased, it seems to me that you have good cause for action. I would consult an attorney.

G. W. Milwaukee, Wis.: I am told that heavy purchasers of Havana Tobacco pref. were evened up all during the decline and are still doing so.

H. A. G., New Jersey: I think very little of either the wireless or the electric railway scheme. Both were speculative propositions pushed by promoters who made all the money there will ever be in them.

R. Cincinnati: You have reason to be apprehensive over the financial troubles of the Erie. They are still a good way from settlement. For this reason, while the common looks attractive, it is being bought with hesitation by experienced speculators. They believe that So. Railway pref. is cheaper.

Veritas: 1. I have never been much of a believer in "charts," and cannot furnish you with a copy of the one you desire, nor tell where it can be obtained. 2. Your broker will buy you anything on the Muller list if you will give him an order in time, or you can buy yourself, when no commission will be asked, as the seller settles that.

J., New York: Manhattan Transit, as I have frequently said, is simply a low-priced gamble. It is difficult to ascertain what its assets are, but it claims to have franchises that may be of great value. The fact that the stock at one time shot up to 20 has made many of the speculative element feel, like carrying a few shares at \$2, in the hope of another such boost.

C. Elmira, N. Y.: I do not know of any proposition of the kind in Peru to which you refer excepting a mining concern financed in Boston. A book called the "Modern Guide to Peru," which the author offers to send, without charge, and which, he says, presents opportunities for investments, will be sent you if you will address "Author," 614 Gardner Building, Toledo, O.

B., So. Omaha, Neb.: The statement that a good deal of money has been made in bananas is true, and it is also true that a good deal of money has been lost in plantation enterprises. The banana business is practically in the hands of the United Fruit Co., and it would be safer to buy the stock of this company than to put your money in a speculative enterprise, which might fail owing to mismanagement or any other cause.

S., Burlington, Ia.: Kansas City So. pref. around 50, paying 4 per cent., is one of the cheap speculative railroad stocks; and American Can pref. around 55, paying 5 per cent., or Corn Products Refining around 65, paying 5 per cent., and entitled to 7 per cent., is among the attractive industrials. We are now in a presidential campaign, and you must remember that there is always danger that something unexpected may happen to give the market a shock. That would be the time to buy.

Green: 1. The U. P. convertibles are convertible at 150, and the company makes conversion without charging commission. 2. Par value of U. P. and S. P. is \$100. 3. A broker will buy any amount that you will pay for from 1 share up. If you want to familiarize yourself with market conditions and prospects, I advise you to write to J. S. Bache & Co., bankers, 42 Broadway, New York, and ask them to send you their financial review, which has a lot of information and instruction for the beginner as well as for one who is familiar with Stock Exchange values. It will be sent you without charge if you will mention LESLIE'S WEEKLY.

FINANCIAL

IT IS IMPORTANT TO THE INVESTOR TO BE INFORMED AS TO THE CONDITIONS AFFECTING THE SECURITIES HE HAS BOUGHT OR INTENDS TO BUY. "THE WEEKLY FINANCIAL REVIEW" IS A SMALL, FOUR-PAGE EDITORIAL SHEET, WHICH TREATS BROADLY AND WITHOUT PREJUDICE, CURRENT EVENTS IN THE FINANCIAL, COMMERCIAL AND POLITICAL WORLD AS THEY BEAR UPON SECURITIES AND OTHER INVESTMENTS AND IS OF INTEREST AND VALUE TO INVESTORS AND BUSINESS MEN. THE REVIEW WILL ON APPLICATION BE MAILED REGULARLY WITHOUT CHARGE TO THOSE INTERESTED.

J. S. BACHE & CO.

(Members New York Stock Exchange)
BANKERS, 42 BROADWAY, NEW YORK.

"Leslie's Weekly" requests you to mention this paper when writing for above Review.

G., Brooklyn: 1. As Ont. and W. pays 2 per cent. per annum and So. Railway pref. pays nothing, the former looks the more attractive. But it must be borne in mind that the latter has paid much higher dividends than the former. 2. The last dividend on So. Railway pref., 1½ per cent., was paid in October. No dividend has been paid recently, and the company's finances are such that none ought to be paid. 3. If So. Railway pref. were able to pay 3 per cent. per annum, its prospects would justify 60 in a normal market.

S., Des Moines, Ia.: 1. Pacific mail is controlled by the So. Pacific R. R. and as a minority stock is only of such value as the S. P. chooses to give it. It is a fair speculation, as by paying dividends the S. P. can put it much higher and thus increase the value of its assets. 2. The ship-subsidy bill would have been passed at the last session but for a vigorous and generous lobby representing the foreign ship owners. It is a shame that such things should be tolerated. Such a bill would only help the Pacific Mail if the government subvention were made general.

D., Worcester: Everybody knows that Steel common, in the capitalization of the company, represented nothing but water. Everybody knows that the earnings of the company are now at a very discouraging figure, with prospects showing little improvement. It is not generally known that the company, by its by-laws, is authorized to use its surplus to buy its own shares, and only because it did so was the stock sustained during the panic. It is generally understood that Mr. Morgan's visits to Europe have much to do with a plan to organize an international steel combination, and that if this succeeds, the steel stocks will go higher. If it should fail, and "cutthroat" competition result, with business in its present depressed condition, the steel stocks will sell lower.

M., Bethlehem: 1. The danger of buying on a margin is that if any unexpected calamity causes a bad break, your margin may be wiped out, while if you buy a stock outright, you can hold it over a break until the market recovers. 2. From time to time you will notice my suggestions along the line of those you ask for. 3. J. S. Bache & Co., members of the New York Stock Exchange, 42 Broadway, will send you their weekly financial review if you write for it and mention LESLIE'S WEEKLY. A. O. Brown & Co., 30 Broad Street, will send you their valuable Investment Lists of stock, and Farson, Son & Co., bankers, 34 Pine Street, will be glad to give you the income values of stocks and to send you their very excellent Bond Circular. All these are members of the Stock Exchange.

S., Savannah, Ga.: 1. It is difficult to get real estate bonds such as you speak of, netting as much as 10 per cent. and having fair security behind them. One of the best short-term bonds or coupon notes, secured by bonds, yields 7½ per cent. Only \$50,000 of these are offered. These are in denomination of \$1,000, and as they are 6 per cent. collateral trust notes, and are offered at 98½ and int., they yield 7½ per cent., running 2 years as they do. The well-known bankers, Swartwout & Appenzeller, 40 Pine Street, New York, are offering these notes, and you can write them regarding them, though the small amount offered may be taken up before this will reach my readers. 2. The 8 per cent. first mortgage loans on Houston, Tex., improved real estate are offered by Wm. C. McLelland, Commercial Bk. Bldg., Houston, Tex. You can write him for details.

P., St. Louis: If the railroad business gets on its feet again, Air Brake and all other equipment stocks will feel the benefit. The Corn Products Co. is now in the hands of the most capable management it has ever had, and with a return of better times, the preferred with the accrued dividends ought to be very attractive. Pacific Coast has made remarkable reports of its earnings and prospects, so remarkable that I have almost questioned whether they were not a little too rosy. Note the low-priced dividend payers I mention from time to time. You might study with profit the list of investments showing income values issued by A. O. Brown & Co., 30 Broad Street, New York, and by Farson, Son & Co., 34 Pine Street, New York. These lists are very instructive to investors and speculators, and will be sent you without charge if you will mention Jasper.

NEW YORK, July 16th, 1908.

JASPER.

FINANCIAL

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are offered to capitalists, merchants and immigrants in Peru, South America—free lands and unusual chances to earn a competent fortune by one's work. A copy of "Modern Guide to Peru" may be obtained free by addressing Author, 614 Gardner Bldg., Toledo, Ohio.

A BOY'S HOLIDAYS.

The ardent controversy which has been waging in England and America concerning the best way to dispose of schoolboys in the long summer vacation has prompted the Grand Trunk Railway System to issue a special publication giving suggestions and practical hints to parents, as to what to do with the public and preparatory schoolboy during the months of July and August. The vacation camp is one of the solutions, and the publication entitled, "What shall a Boy do with his Vacation," thoroughly covers the ground and solves the problem of the best way for a schoolboy to enjoy his holidays.

A copy may be obtained for the asking by applying to F. P. Dwyer, 250 Broadway, New York.

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MISCELLANEOUS

IF UNSATISFIED WITH the investment diet of diluted "skim milk" peddled by Bankers, try "mine-makers" who are not "stock-jobbers"! Montana and Idaho Mines pay dividends greater than other States combined, Mexico, Canada and Alaska. Success is best invited where already greatest. Booklet of facts FREE. Mark E. Davis, 1004 Broadway, Oakland, Cal.

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By Arthur E. Jameson.



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Making Money in Mining.

IN SPITE of the low metal market, the outlook for holders of copper securities is growing brighter. When the price of copper first began to drop from that prevailing a year ago, many producers, in anticipation of better prospects, did not sell their output. In this way a large supply of the metal was accumulated. Not until the price of copper was nearly cut in two did the producers curtail the amount mined. Those who ought to know say that this large surplus has now practically disappeared, and that while enough copper is being mined to fill all the immediate needs of consumers, an increase in demand of any size would at once send the consumption ahead of the production—a change which would immediately be reflected in the price of the metal. A higher price for the metal would, of course, mean a higher quotation for copper stocks. The change for the better, however, need not be looked for until the railroads and other large consumers of copper have recovered sufficiently from the effects of the recent panic to start again the improvements which they had to stop because of the scarcity of funds due to the business depression. Few have realized, at least not until recently, how closely the prosperity of the country at large is linked with that of the railroads.

J., New York: I regard it simply as a speculation at the figure named.

H., Evansville, Ind.: I would not advise it at this time. The property may be a profitable producer in time, but not yet.

K., Albany: I would not give it at present. Let me hear from you, if you receive further communication. Am endeavoring to get at the inside of the matter.

H., Syracuse: Thank you very much for the copy of the report and the interesting information it contains. I am very much surprised at the statements, in view of the references given by Mr. Barbee. I believe a thorough investigation should be made, and if there has been wrong doing the parties should be punished.

L., Detroit, Mich.: The latest statement by its president was to the effect that development work was being continued on a satisfactory basis. The decided slump in the price of copper has very naturally interfered with the success of all mines in new camps which have not yet become profitable producers.

S., Laporte, Ind.: I see nothing particularly attractive in the offer of the Palmyra Commercial Co. While the prospectus indicates the possibilities of the future, it is obvious that a great deal of money will be necessary for the development of the property. In other words, the enterprise is still in the speculative stage.

H., Marinette, Wis.: The Twin Buttes Mining and Smelting Co. was capitalized at \$1,000,000 in 1903, and the capital was increased to \$1,250,000 in 1905. Treasury stock to the amount of \$250,000 has been sold to finance the company. No quotations are to be had. The company has 61 claims a little way from Tucson, Ariz., on which a considerable amount of work has been done. The ore shows a good percentage of copper, with some silver and traces of gold. The company owns the railroad running to

A Book for Business Men.

A book intended primarily for commercial salesmen, but which will prove extremely interesting to every reader, is Walter D. Moody's "Men Who Sell Things." It contains the author's observations and experiences for over twenty years as a traveling salesman, European buyer, sales manager, and em-



WALTER D. MOODY,

Business manager of the Chicago Association of Commerce and author of "Men Who Sell Things."—Copyright, 1907, by Dena Hull. [Taken from Republican National Convention number.]

ployer. It is an inspiring volume for anybody who has goods of any kind to dispose of. Mr. Moody makes the point that effort, system, and enthusiastic application, and an aim to give better service achieve results in building up business. This is the third edition of the book, which is in great demand. Chicago, A. C. McClurg & Co. Price, \$1.

THE BEST WORM LOZENGES for CHILDREN are BROWN'S VERMIFUGE COMFITS. 25c a box.

SURE RAIN-MAKER.

Knicker—"It is feared that in future years our rainfall may diminish."

Bocker—"All they will have to do is to have more picnics."—New York Sun.

Mothers will find Mrs. Winslow's Soothing Syrup the best remedy for the children. 25c a bottle.

Tucson, and was planning larger improvements until the time of the copper slump.

S., Burlington, Ia.: 1. The latest circular sent out by the Anaconda Sonora makes a serious statement regarding the former management, and states that most of the surplus on hand has been used by the new management to purchase an interest in several promising copper companies in the hope of getting something for the stockholders. 2. Am unable to get a report of a satisfactory nature. 3. As far as I can learn this property has only prospective value, and I regard it as doubtful. 4. The president of the company reports that the property simply needs further development to prove its value. Outside information leads me to believe that the property is promising, but that a good deal of money will be required before it will be known whether it has any such value as has been claimed for it. 5. The Mexican proposition was never highly regarded by me, for I was never able to obtain a satisfactory report from engineering sources.

NEW YORK, July 16th, 1908.

ROSCOE.

Life-insurance Suggestions.

[NOTICE.—This department is intended for the information of readers of LESLIE'S WEEKLY. No charge is made for answers to inquiries regarding life-insurance matters, and communications are treated confidentially. A stamp should always be inclosed, as a personal reply is sometimes deemed advisable. Address Insurance Editor, LESLIE'S WEEKLY, Brunswick Building, 225 Fifth Avenue, Madison Square, New York.]

THE LATE Rev. T. DeWitt Talmage, during the course of his career, gave some excellent advice to young men, but none better than the following on the importance of taking out life insurance. Said Dr. Talmage: "Young man, the day before or the day after you get married, go to a life-insurance company of established reputation and get the medical examiner to put the stethoscope to your lungs and his ear close up to your heart, with your vest off, and have signed, sealed, and delivered to you a document that will, in case of your sudden departure, make for that lovely wife the possible difference between a queen and a pauper. I have known men who have had incomes of \$3,000, \$4,000, \$5,000 a year, who did not leave one farthing to the surviving household. Now, that man's death is a defalcation, an outrage, a swindle. He did not die; he absconded. There are a hundred thousand in America to-day a-hungered through the sin of improvidence." The only comment I wish to make on this excellent advice is to call attention to the company to which Dr. Talmage advises the young man to go. It is a "life-insurance company of established reputation." And that means one of the good, strong, well-established

(Continued on page 95.)



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Life-insurance Suggestions.

(Continued from page 94.)

life-insurance companies, and not any of the assessment associations.

J., Kansas City: The securities of the Mutual Reserve, amounting to over \$200,000, held by the State insurance department for the protection of the company's policy-holders, have been turned over to the Federal receivers of the company.

L., St. Paul: The policy to which you refer was an old one, containing a far greater number of restrictions than are found in policies now issued. No limitations on the right of travel are fixed, and, in fact, no conditions are imposed that you do not find stated.

M., Syracuse, N. Y.: The history of all such associations has been the same. At first they seem prosperous, but as the liabilities accumulate they go to the wall, leaving their victims without recourse. Ask the State superintendent of insurance for his opinion.

W., Lancaster, O.: I agree entirely with your conclusion that punishment should be inflicted, but the wrongs, while they are perfectly obvious on their face to every one, appear to be of such a character that a technical defense can be interposed with the aid of sharp lawyers.

P., St. Lawrence, Mass.: I am afraid that your experience may be like that of the assessment policy-holders of the Mutual Reserve, and I do not see what you can do if you are not insurable elsewhere. If your expectation of life were short it would be advantageous to continue the policy.

N., Kansas City: 1. I believe that every fraternal order, in justice to its members, should have the same sort of supervision that the State insurance departments give to the old-line companies. 2. The setting aside of the necessary reserve to meet maturing obligations is a prime necessity in insurance companies of any class.

M., Milwaukee: 1. The twenty-payment endowment at your age, if you are of a saving disposition, would be excellent. 2. As between the Provident Life and Trust, of Philadelphia, and the Connecticut Mutual, of Hartford, I can offer no choice. Both are companies of high standing and experience and have commendable records.

W., Giltner, Neb.: The company to which you refer is by no means one of the largest or one of the strongest, though its last report shows that it is in good condition. My preference in life insurance is always the best. The form of policy you hold, comprising investment as well as insurance, is somewhat expensive, but it has its merits.

B., Campinas, Mex.: The company was organized only about four years ago, and its report shows a slight excess of income over disbursements, and a very moderate surplus. Its expenses of management seem to be almost 50 per cent. of the premiums received, which is higher than it should be. There ought to be no difficulty in finding a much stronger company.

W. R., Omaha, Neb.: The earnings are calculated on a basis of three per cent., which is regarded as conservative. The preference as to the two policies you mention will depend on your circumstances and on what you desire to secure for yourself or for your beneficiaries. The endowment is the more popular form. Please bear in mind that anonymous communications are not answered.

H., So. Manchester, Conn.: Of course the estimate of the surplus was as you had understood it, simply an estimate with no guarantee. It is admitted very generally that all estimates made at the date of the issue of your policy, when competition was keen, were excessive. Considering the fact that you have had insurance for twenty years, and that the guarantee of the cash value is still good, the returns have not been so disappointing, and would not have been if the estimated surplus had not been overstated. I would take the paid-up policy in the Equitable, which I regard as entirely good, unless you want to continue the present policy at its face value and accept the cash dividend and others to which it may be entitled.

R., Rolfe, Pa.: 1. As I have frequently pointed out, all such fraternal associations offer only temporary insurance benefits, for in the end the cost will prove to be excessive. The bitter experience of many hundreds of thousands of members of bankrupt assessment associations ought to be a warning to others. Some of the fraternal orders have been increasing their assessment to a more conservative basis, but I do not believe that assessment insurance is desirable. It is better to pay a little more and know that you are assured of some return if your policy should lapse and of a full return if you keep up the payments. 2. Almost any of the old-line companies of established reputation can be recommended as sound and acceptable. 3. The Prudential Life of Newark, N. J., is offering attractive policies. If you will state your age and ask for sam-

ples of low-cost priced policies, and address your letter to Department "S," Prudential Life, Newark, N. J., you will obtain information of interest. The twenty-year endowment is a good plan, both for saving and insurance, if you can afford it.

Hermit



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